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Minister Lampe ta purba yega na bon entendimento cu College Procurator di UA



Minister di Enseñansa, Rudy Lampe a referi na e renuncia cu Sra. Sharin Luydens a presenta como presidente di e board of Trustees of College Procurator di Universidad di Aruba (UA).

A pesar di e decision aki, e mandatario a laga sa cu nan ta purba di sali for di e impasse of diferencia di opinion cu a surgi, despues cu el a dicidi di bin cu un contract nobo a base di condicionnan nobo pa e Rector di UA, Sr. Glenn Thodé.

El a bisa cu den e caso aki, e president curator di UA no tabata di acuerdo cu su opinion riba e caso aki, locual a conduci cu Sra. Luydens a entrega su retiro. Minister Lampe a declara ayera cu na e momento aki e ta purba di yega na un bon entendimento cu e College Procurator pa bienestar di universidad mes. “Nos ta yegando na un punto pa sali afo,” el a bisa.

E ta haya cu un dado momento e mester ‘give in’ pa bienestar di Universidad di Aruba mes, y nan ta bayendo riba e bon caminda. Pero el a aclaria cu cualkier entendimento mester ta a base di respet y semper respetando nos leynan.

Rector ‘afstand’

E mandatario a referi cu e diferencia di opinion entre su persona y Sra. Luydens ta trata di un punto hopi concreto. E president curator hunto cu demas miembro di e board a dicidi pa toch nombra Sr. Glen Thodé como Rector ‘afstand.’ Segun minister Lampe, Sr. Thodé ta un rector di UA cu ta biba y tambe ta inscribi na Hulanda, pero toch e tin e funcion aki na Aruba.

El a splica cu como minister a trece dilanti cu e no ta di acuerdo cu e situacion aki. Esaki a base di conseho cu el a pidi for di diferente profesor na Hulanda mes. Tambe e mandatario a wordo asesora pa su abogado pa bin cu un decision riba e asunto aki pasobra un rector 'afstand' no ta factibel.

El a bisa cu e mes a duna autorisacion pa dos luna Sr. Thodé keda como Rector di UA te fin di augustus. Y aworaki bao condicionnan nobo Sr. Thodé a wordo contrata. E mandatario a splica cu mirando cu Sr. Thodé no ta biba na Aruba, e tin cu haci su trabao bao otro condicion, entre otro su reunionnan ta completamente virtual y su maneho tambe ta virtual, ya cu e no ta biba na Aruba. Pero tambe e pago ta diferente.

“Mi abogado a bisa mi ora cu tin condicionnan di trabao nobo, e ta un contratacion nobo,” el a bisa. Esaki debi cu Sr. Thodé no a pasa inicialmente e procedura cu e mester a pasa pa wordo contrata.

Monique Giel Labad di WGK

Casonan di embaraso hubenil ta rond di 72 pa aña

E casonan di embaraso hubenil a baha considerablemente durante e ultimo añanan compara cu añanan anterior. Tur e campañanan di concientisacion y prevencion a yuda e situacion aki no sigui aumenta cerca nos muchanan y hobennan entre 12 pa 19 aña.

Monique Giel Labad, kende ta encarga cu e departamento di embaraso hubenil na Wit Gele Kruis (WGK), a declara na Bon Dia Aruba cu e casonan a mengua hopi, ya cu nan ta bin haciendo hopi campaña. Giel Labad por bisa cu durante e temporada di Carnaval 2019 nan a yega di registra 4 caso so di embaraso hubenil debi na consumo di alcohol of otro substancia. E ta haya cu e cantidad aki no ta mucho halto, mas bien el a baha compara cu mas añanan anterior cu e cantidad di e Carnaval Baby tabata halto.

Nan a bin cu e tipo di campaña di impacto cu ta haci nos muchanan consciente di e consecuencianan di nan relacion sexual. Nan ta haci e hobennan consciente prome riba e hecho di tene acto sexual iresponsabel cu consecuencia cu nan por haya un malesa sexual of embaraso no plania. Na 2018 nan tin registra 72 caso di embaraso hubenil. Na 2019 e tabata 62 y te aworaki pa loke tin cori di 2020, nan tin registra 36.

E ta spera cu e cifra aki ta keda menos cu 72, ya esey nan ta premira cu lo ta e caso tambe. E casonan di embaraso hubenil ta cay mas tanto den e grupo di 14 te cu 17 aña. Nan ta menor di edad, pero gran parti di nan ya caba ta biba cu e gay den cas.

Mas consciente

Giel Labad a laga sa cu nan ta bin cu campaña cu ta mustra e mucha tambe, cu ora bo sali na estado, kico ta tur e factornan cu ta hunga un rol, esta social, financiero, emocional, etc.

E ta haya cu nan ta factor cu ta yuda pa haci e mucha mas consciente. Un metodo cu nan ta uzando cu hopi exito durante nan campaña tin di haci cu interaccion cu e muchanan y pone nan den diferente escenario pa nan reflexiona riba nan. Por ehempel, si un situacion di embaraso hubenil ta presenta: Con bo ta atende cune? Kico ta e consecuencianan?

Segun Giel Labad, e muchanan hopi biaha no sa midi e consecuencianan di nan acto. Den esaki el a splica cu nan ta bin cu varios ehempel pa asina e muchanan por mira cu ora bo ta haya un yiu, kico tur por pasa y con bo bida ta bay cambia tambe.

Anticonceptivo

Igualmente e campaña aki ta yuda conscientisa e mucha pa preveni di haya mas yiu pa medio di uzo di anticonceptivo.

Giel Labad por bisa cu 8 aña pasa, WGK tabata atende cu muchanan cu unabes cu nan tabata sali na estado di e prome yiu, tres luna despues nan tabata sali na estado pa e di dos yiu. "Pero aworaki esey no t'ey. Nan ta bira mas consciente pasobra bo ta mustra nan ariba e realidad di kico ta pasa cu dos y tres yiu," el a bisa. Tambe riba e responsabilidad financiero cu esaki ta trece su tras; pero e sacrificio pa nan por sigui cumpli cu nan compromiso di scol. Lamentablemente mayoria di nan no ta sigui scol, a pesar cu nan kier, pero nan situacion no ta permiti.

E ta haya cu tin un cambio di mentalidad cerca e mayor tambe. Ora e muchanan ta bira activo sexualmente ta dificil pa bis’e ‘no bay hacie’. Ya cu e mucha ta bay hacie, pero ta importante si pa e mayor dun’e e guia. Pero na banda esey ta importante pa haci e hoben consciente riba uzo di anticonceptivo, y kico ta e riesgo y consecuencia si nan no ta us’e. Principalmente si nan ta hiba un bida activo y no saludabel.

Giel Labad a aplaudi cu scolnan a duna un aporte ya cu nan ta invita e tipo di fundacionnan of instancianan cu por hiba e mensahe y guia pa medio di charlanan cerca e muchanan, por ehempel durante e temporada di carnaval. Pero no solamente nan ta duna charla, pasobra e muchanan tin biaha no ta hay’e atractivo. Sino cu nan ta uza material visual pa nan por mira y practica acerca riba e realidad cu nan lo por confronta si nan ta sali na estado na un edad hopi jong. Tur esaki a yuda pa baha e casonan di embaraso hubenil no desea of no plania.



Segun minister di Enseñansa, Ciencia y Desaroyo Sostenibel Armando Rudy Lampe

'Nos no ta corta den presupuesto di Enseñansa'

Dialuna mainta, minister di Enseñansa, Ciencia y Desaroyo Sostenibel, Armando Rudy Lampe a ofrece un conferencia di prensa, na unda el a duna su banda di medaya di situacion di scol Paso Pa Futuro y otro scolnan na unda e mes a sigura cu 'nos no ta laga niun mucha riba caya'.

Despues di un relato pa loke ta trata cambionan den ciclo di bida di personanan y adaptacion pa e 'normal nobo' cu tambe ta adapta pa sistema di enseñansa, minister Lampe a informa cu e ta haya hopi apropia e proposicion di Hulanda pa loke ta educacion.

El a splica cu ora ta papia di entidad di reforma, pa educacion ta nifica cu e crisis aki ta obliga pa haci un maneho financiero mas estricto den control, pa tur loke ta subsidio na e diferente directiva. Esaki pa motibo cu – segun el a bisa – "no ta pa corta den presupuesto di enseñansa, sino cu nos mester haya e recursonan pa por inverti den innovacion".

Di e manera aki, el a señala cu asina nan por inverti mas den e-Learning pa por sali mas fuerte di e crisis cu Covid-19 a trece. Pa via di esaki, Lampe a specifica cu diferente comentarionan ta circulando tocante esaki. El a duna como ehemplo e discusion cu tin riba e situacion di scol Paso pa Futuro, cu ta un scol pa muchanan special.

Lampe a bisa cu ta berdad cu nan a bin cu un maneho di un scol special cu mester ta pa muchanan special y mester duna enseñansa special. P'esey e ta bisa cu cantidad di muchanan special pa scolnan special ta bahando y cu scol Paso pa Futuro tin un eerste klas y un tweede klas so. Door cu ta un scol cu maximo por tin 12 mucha per klas, den algun par di aña, Lampe ta premira cu por tin un cantidad total di 72 mucha den scol.

"E ta bay bira un scol chikito y mester bira un scol cu ta duna educacion special, cu nos lo duna tur e apoyo pa nos muchanan special", Lampe a expresa.



Ademas, el a trece dilanti cu pa un scol chikito ta coresponde un edificio chikito y esey ta e esencia di e discusion cu tin. Igualmente rond di mundo un scol special no conoce 'keda sinta'; den scol special ta sigui e trayectorio di un programa. For di 2007, departamento di Enseñansa a publica cu un scol manera Paso pa Futuro, ora un mucha ta sali for di zesde klas tin cu bay pa un SPO, cu ta scol secundario pa muchanan special.

Aunke Lampe a afirma cu nan a haci un palabracion algun lunanan pasa cu lo no muda e scol aki. El a sigura: "Bo no por laga mucha keda sinta pa aumenta e volumen, esey no ta corecto pa e muchanan."

Asina mes, el a comenta cu e semper ta habri pa dialogo semper y cuando lo ta di manera digital, pa evita aglomeracion di hende.

Pa loke ta trata e edificio di VAD na Playa, na unda tin tres scol na e momentonan aki, di e cual nan a haya e noticia cu un di nan ta bay cera pa dos siman pa via di deteccion di un caso positivo di Covid-19, el a expresa cu ta trata di un edificio cu poco ventilacion. Expertonan ta bisa cu circulacion di aire ta hopi importante pa evita mas contagio, segun Lampe a declara.

Di edificio VAD, nan a anuncia cu nan ta cu e directiva di scol di Skoa pa hopi tempo caba deliberando, pa motibo cu nan a ofrece alternativanan pa locual aworaki tin. Pa e motibo ey nan a comunica cu pa fin di aña aki, ora aña di presupuesto 2020-2021 inicia, nan lo aloca e medionan diferente. Y p'esey mester yega na un solucion, pa loke a sigura cu "nos no ta laga niun mucha riba caya".

Tambe Lampe a trece dilanti e situacion di Imelda Kleuterschool, unda parlamentario Marlon Sneek – segun el a menciona – ta insinuando cu e muchanan ainda no por haya les door di culpa di minister Lampe. El a bisa cu esey no ta berdad. "Al contrario nos a ofrece Skoa na augustus caba un edificio alternativo pa muchanan por haya les, pa motibo cu unda nan ta ubica ta un espacio hopi chikito y no ta adecua."

Di esaki, el a comenta cu Skoa mes a nenga y nan a presenta un otro alternativa. "No ta culpa di minister, sino di directiva di scol, cu ta esun cu ta tuma decisionnan al respecto."

Tambe el a referi cu parlamentario Sneek a bisa "cu kier bula cabes di miembronan di directiva di Skoa, algo cu no ta berdad." El a splica cu loke a sucede ta cu tin un sentencia di hues cu Skoa a tuma decisionnan contra ley. Tin un rapport di CAD cu ta confirma cu no solamente a actua contra ley, sino cu a causa un daño financiero te aworaki di 8.5 miyon florin, un cifra cu Lampe a manifesta lo aumenta.

Despues cu Lampe a ofrece su conferencia di prensa, Sindicato di Maestro SIMAR y docentenan di scol Paso pa Futuro a haci un accion di protesta den oranan di atardi, pa mustra nan mal contento tocante e declaracionnan cu Lampe a haci y tambe pa reuni cu prome minister, Evelyn Wever Croes.

"E team di docente y SIMAR lo sigui bringa pa enseñansa cu muchanan special ta merece, cu ta enseñansa di calidad", Josephine Albertus a declara pa medionan local presente dilanti Bersturkantoor.





Director HOH ta kere Aruba mester ta orguyoso di e personal

Hulanda ta pagando miyones pa brinda cuido pa COVID na hospital



Sin e esfuerso y sacrificio di personal y e ayudo di Hulanda, e lo tabata dificil pa dr. Horacio Oduber Hospital por ta atendiendo e cantidad di casonan di Covid. Pero ta bay yega un momento cu mester haci escogencia, y esaki ta mas cerca cu nunca, si e cantidad di transmision sigui halto asina. Esey tabata e palabranan di Director di HOH, Freek Korver.

Na momentonan aki tin capacidad di cama y e personal lo haya sosten di 50 nurse y intensivista Mericano denter di un a dos siman. Tur paga pa Hulanda. "Kisas hopi hende na Aruba no ta realisa e contribucion di Hulanda den esaki. E grupo aki cu ta bay keda te cu fin di aña, dependiendo e necesidad, tin un costo entre seis (6) a siete (7) miyon dollar y nos di hospital lo no por paga un suma asina."

Escalacion

HOH ta den e fase di escalacion y unicamente tin 10 cama habri pa e seccion clinico, y unabes mas personal di Merca bin, por amplia e capacidad di Intensive Care na 22 cama," Korver a splica Bon Dia Aruba. "Unabes nos tin e personanan aki, nos lo por mira con leu por bay."

Pero si e cantidad di casonan cu mester rekeri hospitalisacion, no lo dura hopi pa HOH yega na un capacidad maximo. "Nos tin espacio awor aki, pero poco poco nos ta yegando e limite," Korver a splica.

Na Aruba mes no tin suficiente persona cu experiencia pa cuido intensivo y sea ta pensionado of no ta trahando otro caminda, cu por drenta den servicio na e momentonan aki. HOH a tuma algun si pa otro seccion di hospital (red. tur personal adicional cu HOH atrae, ta core pa gasto di hospital; e sosten di personal specialisa pa casonan di Covid ta cubri pa Hulanda). "Tambe a pone hende temporario den otro sectornan. Pero, ya caba nos tabata falta personal den Cuido Intensivo y cu e pandemia, esaki a aumenta mas."

Sacrificio

Ta exigi hopi di e personal di HOH, Freek Korver a bisa. E personal mester a ahusta na un presion di trabou diferente. A mester a cambia nan orarionan, aunke te ainda no a yega na e rotacion di 12 ora den caso extremo di un crisis. "Danki Dios nos no mester a yega asina leu ainda, pero e ta trabou duro y intensivo. Sigur pa motibo cu mester bisti y uza tur e material di proteccion. E materialnan aki tambe ta hopi calor."

Pero tambe ta consciente di e presion emocional riba e personal. HOH semper tabatin e servicio pa asisti su hendenan durante of despues di casonan pisa, y esey no ta diferente awor den tempo di COVID. Hospital mes tin su trahado social cu ta por duna asistencia, y ademas, tin ayudo si nan mester haya problema pafo di hospital tambe.

Y esaki sigur por hunga un rol den e temponan aki, pasobra e crisis di COVID ta exigi un comportacion mas specifico di e personal di hospital, particularmente esnan cu mester duna e cuido, manera enfermeronan. "E ta un trabou pisa. Nos trahadonan tambe mester ta hopi cauteloso den nan bida priva. E ta un hecho conoci unabes cu drenta e ramo aki, esta cu e ta bin cu su esfuerso adicional. Nan sa kico e trabou ta nifica." Pero, awor e ta kisas mas pisa, ya cu e pandemia ta nifica awor isolacion di coleganan, un presion riba famia y amigo. "Nos ta spera hopi di nan y nan ta den un situacion di hopi tension."

Material proteccion

Hospital na e momentonan aki tin suficiente material di proteccion. Tin un buskeda structural pa sigura cu e materialnan di proteccion ta keda na nivel, pasobra ta rond mundo tin un necesidad grandi pa nan. Pero danki na e cooperacion di Ministerio di Salud di Hulanda y DVG di Aruba, "nos ta logra haya nan. Pero ta ripara si cu e ta keda un esfuerso pa busca tanto e PPE's como e remedinan. Mester tene cuenta cu na e momentonan aki tin 50 pacient cu Covid interna, cu ta nifica cu ta uza hopi PPE's tur dia," Korver a bisa.

Perfil pacient COVID

E perfil di e pacient di COVID cu ta interna ta hopi varia segun Korver. Na principio di e di dos ola, mayoria di esnan cu tabata interna tabata hendenan di rond di 45 aña. Pero mientrastanto e edad di esnan interna a cuminza subi. "Esey tabata e expectativa si. Pero e perfil ta hopi diverso. Nos mesun personal ta entre esnan cu ta infecta y nos a ripara cu e ta hopi fastioso pa por deduci unda nan a keda contagia cu e virus. Nan ta hendenan cu sa hopi bon con pa anda cu famia, con ta tene distanciamento social y toch nan a keda infecta cu e virus."

Limite capacidad

Sinembargo, e ta crucial pa realisa si cu a pesar di tur esfuerso, Aruba tin un solo hospital. A avisa Gobierno for di principio cu tin limite na capacidad. Por busca personal di Merca, pero tin solamente 33 ventilado y ta bay tin un momento cu nos ta bay yega nos limite.

Tin un protocol for di principio caba unda ta un comision ta evalua ken ta bay den Cuido Intensivo of no. "Semper tabatin esey. No tur cu a fayece a bay Cuido Intensivo. E ta un protocol cu ta palabra cu famia y hasta e pacient mes." E combersacionnan aki, cu ta bou guia di e specialista encarga, ta discuti si por cu e pacient y su famia, si e tin sentido drenta Cuido Intensivo. "E lo ta ideal cu berdad tur hende por bay Cuido Intensivo, pero realidad ta cu for di e momento ey, e persona ta den un coma artificial, pega na un ventilator, y no por tuma despedida di famia den un caso cu e no sobrevivi. E perspectiva ey ta dificil pa algun pacient, kendenan ta informa di nan probabilidad di sobrevivencia. Den consulta cu nan famia y dokter ta scoge pa bay of no bay den Cuido Intensivo, pasobra tin e posibilidad hopi grandi cu nan lo fayece sin cu nan famia por tuma despedida." HOH a ripara cu toch tin hende cu ta prefera di por haya oportunidad pa tuma despedida di otro.

Colaboracion IMSAN

Pero pa evita cu mester haci escogencianan, a dicidi conscientemente pa stop cu algun procedura medico electivo, pa asina percura cu tin espacio pa e casonan di COVID y tambe emergencia manera trauma. Accidentenan ta keda un risico. "No ta por nada cu e toke de queda a keda extendi. Purba limita contagio ta djis un parti di e medida aki, pero e ta importante tambe cu door di menos uzo di alcohol, lo tin menos accidente di trafico, mirando cu nos no por permiti nos mucho mas e momentonan aki."

HOH ta tin colaboracion cu IMSAN pa algun intervencion electivo chikito keda ehecuta na e centro medico na San Nicolas pa toch por keda brinda servicio. "Pero mester realisa cu IMSAN tambe tin capacidad limita. Pero nos tin palabracion y nos ta trahando hunto."

En todo caso, Freek Korver kier sigura comunidad cu no mester kere cu HOH no t'ey pa otro casonan di emergencia. Servicio di Emergencia t'ey pa sigui brinda servicio ora tin emergencia. Korver a bisa cu e no por papia di e caso di e hoben di 21 cu a fayece despues di a bishita Spoedeisende Hulp na HOH, pero a sigura cu e sucedido ta bou investigacion. "Tur pacient cu bin aki ta pasa door di triage. Y si ta necesario, nan ta keda interna."

Continuacion riba pagina 7

E Editorial

Ki perspectiva tin...

Pa recuperacion economico...?

Den ultimo lunanan a papia hopi di con pa recupera nos economia. No solamente di con pa pone economia back manera e tabata promer cu e pandemia a dal nos, pero tambe a cuminza crece e nocion cu ta imposible pa sigui bet riba e mesun cabay cada biaha. Nos a yega na e punto unda mester busca ruta nobo pa purba yega na alternativa economico. Riba esey nos tur ta di acuerdo, sin embargo esey no ta trece solucion mas cerca. Esey tin su motibo.

Hopi biaha nos ta tende e critica riba gobierno, cu lo ta haci demasiado poco pa purba yega na alternativa economico y ta sigui cana e mesun caminda gasta caba pa varios decada. Di un banda esaki ta berdad.Recientemente ainda, y den e crisis di coronavirus aki cu ta cambiando paisahe economico mundial, nos por a tende cu nos mandatarionan ta bolbe bin cu miles di camber di hotel cu ta den pipeline pa e proximo añanan. Nos a bay check y en berdad nan ta bibando na e mesun Aruba cu nos, lamentablemente. Aki ta parce cu di e banda ey nada no ta bay cambia den e pensamentonan central di nos gobierno(nan), mientras cu e perspectiva ta cu pa basta tempo nos por bay contempla centenares, talvez miles di camber den e actual propiedadnan cu lo no tin uso pa talvez varios aña. Ningun hende por duna un garantia con den e proximo añanan e asunto aki lo bay desaroya. Ningun hende por duna garantia cu nos ta bolbe na e nivel di actividad turistico cu nos tabatin te algo mas di seis luna pasa. Pero, esey no ta implica cu e sector turistico no a keda e motor di nos economia, a pesar cu e no bolbe na su potencia original. Aki no tin sustituto, manera nos a yega di argumenta varios vez caba.

Sin embargo, ta berdad tambe cu a bin diferente proposicion for di e reciente intento pa yega na un Masterplan pa desaroyo di Aruba den e proximo añanan. Y for di seno di gobierno a trece dilanti varios actividad cu por yuda en todo caso duna algo di diversificacion, aunke no na un nivel hopi significativo. Manera nos a comprende, lo tin un grupo selecto di inversionista interesa den e tereno di e refineria y/o e refineria mes. E promer parti ey pa nos tin mas credibilidad cu e ultimo, ya cu e perspectiva pa un refineria remodela y rehabilita ta hopi improbable, pa motibo di e efectonan a largo plazo cu e crisis di coronavirus lo bay tin riba mercado petrolero mundial. Y no mester lubida cu no tabatin mester di un coronavirus pa crea un situacion desfaborable pa un refineria. E unico opcion realistico cu tin, por lo pronto, ta e tankinan di crudo cu ta trece cierto entrada aden, te ey.

Despues nos ta haya e famoso proyecto di cannabis cu aparentemente no ta bay ningun caminda, pa motibo di contratiempo cu no a premira, producto di e 'tremendo' preparacion cu e proyecto aki a haya. Esey banda di e multiple problema cu otronan a mira, pero ya, nan ta ser considera adversario, sin conocemento di e materia... Despues nos a haya e fabuloso idea di bay planta... a crea henter un mecanismo pa parti tereno pa hende cu kier bay den e ramo aki. No cu esey ta yuda hopi, pasobra ni cu e sector crece cu 1000% e no ta yega na un nivel sustancial di entrada pa e pais. Ademas, a bira keto riba e frente aki. Hasta hende cu a entrega peticion pa renoba tereno cu nan tin pa decadas no a haya contesta ainda. Claro cu nos tin comprension pa e hecho cu e ministro concerni tabatin otro problema na su cabez... Contal cu nos ta bayendo den direccion di fin di aña y no ta mira mucho ainda cu lo por bay haci un diferencia. Y leu di kier desacredita esnan cu ta dirigi e pais den esaki, mas bien nos kier mustra riba e hecho cu ta facil pa los un par di termino bunita, manera 'diversificacion' y 'innovacion' pero den practica ta masha dificil pa logra algo, pasobra simplemente na e momento aki tin poco cos den cual nos tin un bentaha comparativo cu otro competidor den nos region. No ta pornada casi tur e teritorionan den nos region, cu tabata depende parcialmente di otro fuente di entrada, manera cierto exportacion di algun producto clave, den e ultimo decadanan a move den mesun direccion cu nos cu no tabatin e agricultura ey. Pa un gran parti henter Caribe ta purba di biba di e mesun cos, principalmente turismo, y competencia ta fuerte. Hasta tin teritorio cu ta ofrece ciudadania di nan pais na inversionista, algo cu nos no por haci, pasobra nos ta teritorio Hulandes. No cu nos ta lamenta cu esaki ta imposible, al contrario ta bon mes cu nos mandatarionan no por bay den e direccion ey mes, sino nan lo no tarda pa hacie. Y unda tur esaki ta hiba nos? Den un direccion cu en todo caso ta carece di un strategia mas a largo plazo pa nos desaroyo socio-economico. Un Masterplan cu colaboracion gratuito di tanto hende no ta cambia nada na e realidad ey.

Triple A a bin cu reorganisacion memey di Covid crisis

27 trahado a acepta pakete y 50 mas ta na peliger di perde nan trabao



E hecho cu gerencia di Aruba Airport Authority (Triple A) kier manda un grupo considerabel di empleado cas. Principalmente den e temporada dificil cu nos pais y henter mundo ta pasando aden pa causa di Covid-19. E situacion laboral aki a haci cu no solo sindicato, minister di Labor, Mediador di Gobierno, pero tambe Parlamento a cay aden.

Parlamentario Endy Croes (MEP) a laga sa cu nan ta compronde cu 27 trahado a dicidi di bay boluntariamente cas pa medio di negociacion di pakete di retiro. Pero tin un grupo di 50 trahado mas cu ta na peliger di perde nan trabao.

"Aparentemente Triple A ta pushando nan den un direccion pa reorganisacion," el a bisa. E ta kere cu no ta na su luga actualmente pa pone mama y tata di famia na caya, den e momento aki cu nan no por haya otro trabao por lo pronto.

Awe un grupo di parlamentario lo bay tene un reunion cu Triple A pa asina purba cu e empresa estatal aki reconsidera nan intencion di retiro di mas cu 50 trahado. Ultimo dianan parlamento ta bin teniendo reunion cu diferente instancia, entre nan cu Atia diahuebs ultimo. Awe e comision parlamentario encarga cu empresanan estatal (NV) lo ta na Triple A, asina su presidente, parlamentario Edgard Vrolijk a informa.

Eynan nan lo tene nan reunion di comision pa atende e asunto di e grupo di personanan cu nan puesto di trahado ta na peliger den aeropuerto. Nan kier haya un splicacion riba e decision aki y con e reorganisacion aki ta bay ta. Pero e tipo di pakete di retiro cu Triple A ta ofrece na nan trahadonan.

Segun e parlamentario, Triple kier uza e oportunidad pa retira e trahadonan precisamente den e pandemia di Covid. Pues e solicitud cu ta wordo haci na Triple A ta pa no bin aworaki cu e medida aki. Mas bien reconsidera esaki te januari venidero pa bin cu nan plan di reorganisacion.

Tambe nan sa cu minister di Labor, Glenbert Croes a yega di manda un carta na departamento di Labor pa no honra niun solicitud di retiro pa causa di Covid. "Y nos como parlamentario responsabel tambe ta haci un apelacion na Triple A," relaciona cu e casonan di e trahadonan cu nan ta pensa retira.

Parlamentario Croes a reitera cu nos ta den un momento hopi dificil caminda no solamente gobierno mester carga henter e peso aki, sino cu companianan estatal cu ta produci ganashinan considerabel pa medio di dividendo cu gobierno ta haya anualmente.

Pues e ta haya cu lo ta den su luga cu den e momento dificil aki, Triple A lo por reconsidera un rato nan intencion pa retira mas trahado. Y mas bien purba di traspasa e pandemia di Covid nos tur hunto, te un momento cu como pais nos lo por sali afo. "Pa asina nos por tuma decisionnan, mi ta kere, toch consciente," el a bisa.

Banco Central: Deficit y debe di gobierno

Banco Central di Aruba a publica siman pasa diferente cifra cu ta duna un vista di e situacion di deficit financiero y debe di gobierno te cu segundo trimester di 2020. Un resumen.

Gobierno su deficit a aumenta considerablemente den di dos trimester di 2020. E surplus financiero di Afl. 54.1 miyon den e mesun periodo di 2019 a bira un deficit di Afl. 301.1 miyon na fin di juni 2020. Gobierno a registra Afl. 4,665.8 miyon na debe pa fin di juni 2020, loke ta Afl. 327.4 miyon mas cu na fin di juni 2019.

Operacion financiero
Gobierno su entrada total a cay considerablemente cu Afl. 207.6 miyon te Afl. 202.4 million den e segundo trimester di 2020, compara cu e mesun periodo di 2019. E caida aki ta resultado di reduccion den tanto entrada di impuesto como entrada di otro fuente, di Afl. 163.8 miyon y Afl. 43.8 miyon, respectivamente. E caida den entrada di impuesto ta mas tanto debi na caida den impuesto riba ganashi (-Afl. 50.6 miyon), BBO (-Afl. 26.9 miyon), impuesto riba importacion (-Afl. 22.5 miyon), impuesto riba salario (-Afl. 12.4 miyon) y grondbelasting (-Afl. 11.6 miyon). Gasto total di gobierno a subi cu Afl. 148.4 miyon te Afl. 504.1 miyon den segundo trimester di 2020, compara cu e mesun periodo di 2019. E aumento ta consecuencia di e gastonan aumenta pa transferencia y subsidio (+Afl. 137.3 miyon), transferencia pa AZV (+Afl. 26.2 miyon) gasto di bienes & servicio (+Afl. 10.9 miyon), y salario mas abao (-Afl. 17.9 miyon) y subsidio di salario (-Afl. 5.0 miyon).

Gastonan di gobierno relaciona cu salario a cay cu Afl. 26.5 miyon te Afl. 148.7 miyon den e trimester revisa, compara cu e mesun periodo di 2019. Esaki tabata resultado di reduccion di salario (-Afl. 17.9 miyon), subsidio di salario (-Afl. 4.9 miyon), y contribucion di dunador di trabao (-Afl. 3.7 miyon). Den e trimester bao revision e gastonan relaciona cu salario compara cu entrada total di impuesto a nota un incremento significativo di 30.9 punto di porciento te 81.5 porciento despues di e caida den entrada di impuesto, di 50.6 porciento den e segundo trimester di e aña anterior.

Debe publico
Debe total di gobierno a aumenta sustancialmente cu Afl. 327.4 miyon o 7.5 porciento te Afl. 4,665.8 miyon te fin di juni 2020, compara cu fin di juni 2019. E aumento aki a resulta di un aumento di Afl. 276.7 miyon di debe di exterior, como tambe un aumento di Afl. 50.6 miyon den debe local. E aumento di debe local a bin di un aumento den tanto debe negociable como debe no negociable di Afl. 41.5 miyon y Afl. 9.1 miyon, respectivamente. E expansion di debe negociable ta atribui na un aumento di bono di tesoro (+Afl. 125.0 miyon) y certificado di prestamo den efectivo (+Afl. 8.0 miyon), cu a keda compensa pa gran parti pa e reduccion den bono di gobierno (-Afl. 91.5 miyon). E aumento den debe no negociable a bin di e crecemento di debe a corto plazo (+Afl. 9.2 miyon). Debe no negociable a largo plazo a keda practicamente sin cambio. Debe no negociable a corto plazo a expande debi na debe no negociable mas halto (+Afl. 8.0 million) y credito di proveedor (+Afl. 3.8 miyon), parcialmente mitiga pa menos debe a corto plazo na APFA (-Afl. 2.6 miyon).

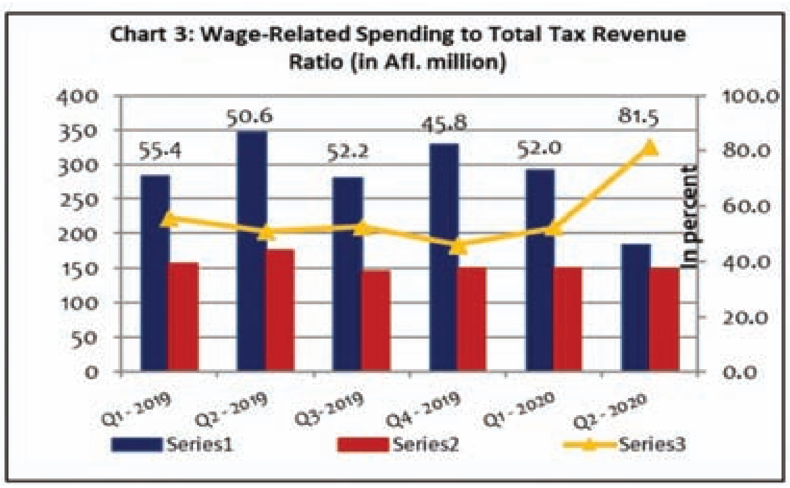


Table 3: Wage-Related Spending (WRS) to Total Tax Revenue (TTR) Ratio
(in Afl. million)

Period	Total Tax Revenue	Wage-Related Spending	WRS / TTR
Q1 - 2019	282.3	156.4	55.4
Q2 - 2019	346.3	175.2	50.6
Q3- 2019	279.6	146.0	52.2
Q4 - 2019	328.0	150.3	45.8
Q1 - 2020	290.4	150.9	52.0
Q2 - 2020	182.5	148.7	81.5

Continuacion di pagina 4

Mester baha contagio

Pero pa baha e presion na hospital, e ta na interes di henter comunidad pa baha e contagio. Hendenan mester tene nan mes na e reglanan di higiena, distanciamento social, y uzo adecuado di e tapaboca. “No por ta asina cu cada biaha ta hala e tapaboca pa rasca nanishi of boca. E ora ey e tapaboca no tin sentido. Hendenan mester ta consciente kico e consecuencia lo ta si nan no tene nan mes na e reglanan, kisas no pa nan mes pero pa esnan vulnerabel,

HOH mes tin un sistema hopi sofistica pa maneha e calidad di aire, particularmente den e salanan di COVID cu tin presion negativo. Sinembargo, Korver a bisa cu den e dianan aki cu no tin hopi biento, hende mester ta consciente cu e virus por keda activo den aire y como tal, e lo ta hopi consehabel pa no solamente uza tapaboca pero kisas hasta e face shield.

Turismo y Covid

Te ainda no tabatin caso di turista cu mester a keda interna den hospital. Te cu awor, esnan cu a haya un test positivo, sea a keda den cuarentena na Aruba of a bolbe nan pais, pa tratamento. E pregunta ta si e contagio na cantidad na Aruba mes lo no stroba turismo. Director di HOH ta kere cu pa un turista e no ta nada agradabel pa mira restaurantnan cera trempan. Esey no ta un atraccion pa Aruba. Pero manera tur otro instancia ta bisa, e ta keda den man di e propio localnan, pa sigura cu e transmision di e virus ta para y ta haci nan maximo esfuerso pa stop e di plama.

Gradicido

Ademas di ta paga e personal Mericano, tambe Ministerio di Salud Publico, Bienestar y Deporte di Hulanda ta percura pa Aruba haya e material di proteccion personal (PPE’s) y tambe e remedinan necesario pa trata pacientnan cu Covid. Entre otro Hulanda ta hunga un papel crucial pa Aruba logra haya regularmente suficiente remdesivir, cu ta un di e poco remedinan cu a resulta hopi efectivo pa tratamento. Remdesivir sinembargo ta hopi pidi rond mundo, y a palabra cu cada pais ta haya un cierto quota. Ta di e quota aki ta manda un cantidad pa Aruba tambe, Korver a splica. “Remdesivir ta hopi pidi rond mundo, y ta danki na Hulanda ta haya esaki.” E remedinan, e PPE’s, e 18 ventilator, tur ta costonan gigantesco cu Hulanda a tuma pa so cuenta. E contract cu e compania Mericano pa e personal specialisa ta alarga te comienso di otro aña. “Nos ta hopi contento cune y comunidad mester ta hopi consciente cuanto e ta costa. Sin esey nos lo no por a duna e servicio.” E mercado pa intensivista y personal di Cuido Intensivo ta hopi preta y como tal, e no ta facil ni barata pa haya asistencia di specialista.

Freek Korver ta enfatisa cu na e momentonan aki, Aruba mester ta orguyoso di su hendenan, su dokternan y enfermeronan cu ta trahando hopi duro pa alivia personanan cu ta interna cu COVID. Y mester ta consciente tambe cu Hulanda a yuda hopi. “Hopi hende no ta realisa e esfuerso conhunto. Particularmente e esfuerso di nos personal. Comunidad mester realisa con dificil e personal tine pa nan por traha, leu di nan famia. Aruba mester ta hopi orguyoso di nan. Ami en todo caso si ta hopi orguyoso.”

Freek Korver a tuma encargo di dr. Horacio Oduber Hospital for di sr. Ezzard Cilie. Su funcion ta di interino, pero e ta un ehecutivo cu hopi experiencia den maneho di hospital. Su specialisacion ta den calidad, implementacion di innovacion y recuperacion financiero. Su trabou den colabora cu mediconan specialista y su vision pa busca cooperacion nobo cu e personal medico y tambe enfermeronan a hacie un candidato ideal pa yuda hospital di Aruba. Conoci como un hende cu tin bon humor, su perfil ta bisa si cu p’e, “e pacient semper ta prome.”

Senado Brasileño a convoca canciyer pa splica bishita di Mike Pompeo



(EFE) – Comision di Relacionnan Exterior di Senado Brasileño ayera dialuna a dicidi di convoca e canciyer Ernesto Arujo, pa splica e bishita cu diabierna ultimo e secretario di Estado Mericano, Mike Pompeo a realisa na e pais.

Hefe di diplomacia di Gobierno di Donald Trump tabata na ciudad di Boa Vista, cerca di frontera cu Venezuela, casi tres ora, y su breve encuentro cu Araujo a concentra den e situacion di e pais bisiña y den 'esfuersonan' di Brasil y Merca pa saca for di poder e presidente Venezolano, Nicolas Maduro.

E bishita y su contenido a genera criticanan duro den arena politico di centro derecha y ainda mas cerca iskierda, cu a wak e discurso di Pompeo, transmiti pa Araujo, como un "intervencion" den asuntonan interno di Venezuela of hasta un "acto di campaña" di Trump pa busca e voto Latino den eleccionnan di november.

E hefe di Camara di Diputado, Rodrigo Maia di partido Democrata (centroderecha) a afirma cu e bishita di Pompeo "no tabata coincidi" cu "e bon practica" di diplomacia internacional y tabata "ataca" e tradicion di politica externo Brasileño.

Tanto Presidente Jair Bolsonaro, lider di ultra derecha Brasileño y alinia politicamente cu Trump, como e canciyer Araujo a rechasa e criticanan ey y a afirma cu Brasil y Merca ta traha "hunto" pa "restaura e democracia na Venezuela".

Segun e mesun fuentenan, Araujo a insisti cu loke el a expresa den un comunicado publica diasabra ultimo, e cual a subraya cu "pueblo Brasileño ta desea su mesun seguridad, y persistencia na Venezuela di un regimen alia cu narcotrafico, terorismo y crimen organisa ta menasa e seguridad ey constantemente".

Chile: Sancion pa infectado di Covid-19 cu vota den referendum

(LaNacion) – Huridicamente no ta prohibi pa personanan infecta cu Covid-19 vota den referendum constitucional di 25 di october na Chile, e proceso electoral di mayor relevancia na e pais sur Americano den ultimo tres decada.

Sinembargo, den practica, e norma sanitario ta impedi kibra e cuarentena pa persona contagia y nan contacto cercano. Sin mecanismo di votacion di alternativa presencial, Gobierno di Sebastian Piñera a splica cu esunnan cu kibra e aislamento e dia di votacion y wordo descubri pa Carabinero, tin e riesgo di keda deteni y di wordo hiba back na su cas, cu proceso sanitario y denuncia hudicial pa delito contra salud publico regarda den Codigo Penal.

E ley Chileno, sinembargo ta garantisa cu si un persona ta yega na su luga di votacion, tin derecho di vota, aunke no ta cumpliendo cu un norma. Incluyendo un persona cu ta comete delito den e luga cu a wordo asigna pa e organo electoral, por vota prome cu su detencion. Si Carabinero haya un enfermo di Covid-19 den establecimento, antes di hib'e back na e luga unda ta pasa su cuarentena, mester permiti eherce su derecho politico. No lo sucede igual si un persona contagia wordo haya na caminda pa luga di votacion of pafo di e luga. Den caso aki, lo no por vota y lo aplica e castigo.

Chile no a logra controla e prome brote di e pandemia. Cu 12.142 morto confirma pa Covid-19 y un peak na mita di juni, actualmente tin 15.080 caso activo. Sinembargo, no sa con e realidad sanitario di e pais lo ta den proximo cinco siman, ora mas di 14 miyon persona ta convoca pa vota y dicidi si nan kier of no reemplasa e Constitucion di 1980, redacta durante dictadura di Augusto Pinochet y e mecanismo pa redacta un Carta Fundamental nobo. Ta trata di un consulta nobo na nivel mundial y pa Chile, cu nunca tabatin un Constitucion discuti den democracia.



Colombia: FARC a asesina cuatro militar Venezolano

(Infobae) – Desde diahuebs ultimo dia 17 di september, varios movemento militar na municipio Paez di estado Apure, na parokia San Camilo y Urdaneta specificamente, teritorio controla pa Ehercito di Liberacion Nacional (ELN) a duna pa habitantenan di e zona un impresion cu algo straño tabata sucediendo den e luga na unda e guerrilla Colombiano tin varios aña caba y ta eherce su autoridad.



Mientras cu minister di Defensa, Padrino Lopez y Comandante Strategico Operacional, Ceballos Ichaso, tabata ocupa cu mensahenan pa Nicolas Maduro via Twitter cu textonan historico, e guerrilla tabata asesina un grupo di militarnan na frontera.

Diabierna tabatin un mobilisacion, tiramento y explosion. Diasabra tabata un dia mas critico. Den oranan di mainta tabatin vuelonan di avionnan y despues personal militar Venezolano a cuminsa move den e luga di frontera Venezolano ey cu poblacion fronteriso di Saravena y Puerto Contreras, Colombia. Na ambulatorio di El Nula a yega varios persona herida, pero e luga a wordo militarisa y no tabata permiti acceso pa civil. Durante e transcurso di oranan tabata yega mas agentenan cu uniforme.

Un grupo di Fuerzas Armadas Revolucionarias de Colombia (FARC) diahuebs ultimo a purba podera di sector Tres Esquinas La Charca, Las Palmas, parokia San Camilo, loke nan a haya tabata e resistencia di parti di ELN. A combati varios biaha y Ehercito Venezolano a involucra diadomingo ultimo.

Di manera aki a yega un Grupo di Accionnan di Comando, cu 24 militar. Nan ta duna como excuus cu comision di FANB a bay pa combati y captura alias Ferley Gonzalez, ken ta identifica como Hefe di Finanzas di Frente 10 di FARC. Aunke te ainda no sa na unda e 15 cadaver di e guerrilleronan cu a muri di FARC ta, ta berdad cu dos miembro di tropa profesional di Ehercito Venezolano y dos oficial subalterno di Armada si a muri.

Republica Dominicana: Discusion riba efectividad di toque de queda

(DiarioLibre) – Tin pregunta tocante efectividad di e toque de queda cu Republica Dominicana tin desde varios luna. Dia 1 di julipresidente di e momento ey, Danilo Medina, a lanta e restriccionnan di e toque de queda y tambe di estado di emergencia pa duna libertad na e afan di campaña politico di eleccion di dia 5 di juli.

E pais a keda libera di cualkier restriccion y como consecuencia, e aumento di caso a menasa di collapse e sistema hospitalario, loke a obliga autoridadnan pa reinstitui e toque de queda 20 dia despues, en bista di un rebrote di Covid-19.

Ta notable cu tin cierto cansancio bao di poblacion, loke ta mira na cierto desobediencia di e medida, alegando cu ta igual cu of sin toque de queda ya cu den e sectornan popular ta ignora e medidanan. Cu e cuestionamento di autoridadnanpakico nan ta permiti e burla den e sectornan, nan ta indica cu e medidanan tabata efectivo.

Pero, kico e estadisticanan ta bisa? Den e periodo di libre movimento di 1 pa 20 di juli, e pais a registra un aumento di 86% di caso activo di Covid-19 y positividad a pasa di 21.4% pa 29.5%. Den ultimo simannan e pais a mira un tasa di caso activo di 22.69 %, un reduccion den ultimo simannan. E curva di caso activo ta mustra mehoracion desde cu a re-impone e toque de queda.

Tambe e hospitalnan tabata na borde di colapso y mester a percura pa mas cama cu ventilador pa por atende e pacientnan. E rebrote cu a cuminsa na juli tabatin su peak dia 8 di augustus, na momento cu tabatin 34.951 caso activo.



Despues e curva a baha y diadomingo pasa tabatin 24.574 caso activo, segun Ministerio di Salud Publico.

Venezuela: Gasolin di Colombia ta trece alivio



(LaPatilla) –E conductornan di occidente di Venezuela ta depende cada vez mas di gasolin di contrabando cu ta bin di Colombia, revirtiendo decada di fluho di contrabando den cual e combustible Venezolano baratatabata yena e tankinan Colombiano na otro banda di frontera. Ministerio di Petroleo di Venezuela y Pdvsa ta calcula cu e volumen di gasolin cu ta cruza frontera ilegalmente drenta Venezuela desde e departamentonanColombiano Norte de Santander y La Guajira ta entre 5.000 bari y 15.000 bari diario, entre 795.000 litro y 2.385.000 litro, tur bendi pa bendedor informal denestadonan Tachira y Zulia, segun Argus Media.

Te den 2018 e mafianan na frontera cu proteccion di funcionario di Guardia Nacional Venezolano tabata pasa gasolin di contrabando pa Colombia. Awor, debi na e sancionnan Mericano y e caida den disponibilidad di gasolin pa falta di capacidad di produccion interno, e escasez di gasolin na Venezuela a crea un mercado den sentido contrario.

E combustible Colombiano di contrabando ta bende awor den cayanan di e ciudadnan na frontera manera San Antonio y Maracaibo pa entre 2 y 3 dollar pa litro.

Mientras tanto e regimen di Maduro ta trata di mantene abastecimento na e pais importando gasolin di otro pais, manera Iran y India. E poco produccion local ta bay prioritariamente pa e ciudadnan grandi, cu enfasis riba Caracas. Asina segun director ehecutivo di Federacion Unitario di Trahador Petrolero (Futpv), Eudis Girot, a informariba red social cu e tanker Manuela Saenz a yega na terminal di Carenero, estado Miranda, cu un cargamento di gasolin destina pa alivia un poco e escasez di gasolin na e capital. Segun datonan suministra pa Girot, e barco a yega diabierna anochi pasa cu al menos 100.000 bari di combustible, di cual 80.000 lo ta pa Caracas. .

Venezuela: Ta acusa gobierno Colombiano di actividad di gruponan arma

(LaPatilla) - Forza Arma Nacional (Fanb) di Venezuela a emiti un comunicado pa esclarece hechonan cu a tuma lugar na estado Apure, diasabra pasa, unda a muri cuatro militar Venezolano y por lo menos 15 miembro di e grupo guerrillero Colombiano, disidente di Farc. Despues di un silencio di varios ora, Fanb a anuncia diadomingo pasa e captura di al menos cinco di e guerrilleronan implica den e incidente, despues cu un relato oficial a señala cu e operacion tabatin como obhetivo captura e persona cu e alias “Ferley Gonzalez”, integrante di e grupo disidente di Farc.

Sin embargo, e comunicado reciente no ta aclara si e persona ey ta entre esnan deteni. Ademas e comunicado di Forzanan Arma ta comenta cu a desmantela tres campamento cu tabata dedica na “secuestro, extorsion, narcotrafico y otro delito”. E comunicado di diadomingo no ta haci mencion di miembro di e organisacion guerrillero, cu ta conta cu simpatia y colaboracion di gobierno di Maduro, sino ta papia di “gruponan structura di delincuencia organisa cu tabata dedica na “secuestro, extorsion, narcotrafico y otro delito”.

E comunicado hasta ta acusa e gruponan di delincuente di ta opera cu colaboracion di gobierno Colombiano: “Ta importante destaca cu e gruponan aki na margen di ley, ta bin di teritorio Colombiano, unda nan ta desplaza cu absoluto impunidad y conocimento di gobierno y e forzanan militar di e pais ey, den permanente conspiracion contra Venezuela, cu ta padece desde varios decada e violencia genera na Colombia”.

Tambe e comunicado ta bisa cu presidente Nicolas Maduro mes a duna orden pa cuminza accion contra e “organisacionnan criminal aki” pa defende “integridad teritorial, nos libertad, soberania y independencia”.



Bichi Caterpillar ta come bo matanan di Papaya





Na momento cu bo ta practica Agricultura esaki no ta bay sin mas pa loke ta malesanan di mata. Bo por haya bo cu diferente tipo di malesa of insectonan cu por caba cu bo plantacion y asina trece bo produccion den problema. Mas ainda si bo no ta adecuadamente bon informa di kico ta e tipo di malesa of plaga cu bo por tin den bo plantacion.

Si tuma un ehempel den caso cu bo tin matanan di Papaya planta bo por haya bo cu un tipo di "Bichi" (moth) cu ta come e blachinan di e mata di Papaya. Kisas bo ta puntra bo mes kico por ta comiendo e blachinan. Tira un bista bon den bo matanan di Papaya y bo por bay descubri kico berdad ta comiendo e blachinan. Bo lo bay tuma nota di Bichinan berde (moth) cu ta comiendo e blachinan di cual nan ta wordo yama "Caterpillar".

Con e mata di Papaya ta haya Bichi Caterpillar (Moth)

Na momento cu bo tin mata di Papaya, recien planta, bo por cuminsa tuma nota cu e foyonan di mata ta comi. E motnan nocturno a pone webo riba e blachinan di e mata di Papaya. E webo (3-5 dia) cu wordo poni dor di e Barbulet despues ta transforma den Bichi (Larva 11-18 dia). E prome cos cu e bichinan ta come ta e cascanan di webo cu ta keda atras na momento cu e sali for di esakinan. Despues ta cuminsa come e blachinan di e mata di papaya. E bichi comun cu nos ta mira aki na Aruba ta e bichi diki berde cu tin stripnan horizontal riba su lomba y un "antena" na su atra E stripnan cu e tin ta pa e por camufla y sconde den e blachinan di mata y comenan sin cu bo ripara kico ta comiendo y mata.

Locual cu e Bichi ta come ta wordo warda como vet den su sistema pa e siguiente fase di bida. E por come, come y come tur blachi lagando e mata cu masha tiki blachi. Segun estudio por haya e tipo di bichinan aki den otro tipo di mata manera Mansania. Na Aruba tambe nan a wordo haya den e mata di "Oleander". Despues di e fase di larva ta sigui e fase di Pupa (Chrysalis). Esaki tin un duracion di entre 8-14 dia caminda e Bichi pega na un taki den e mata y ta cuminsa transforma den e Barbulet. For di e transformacion aki e pupa por resulta den dos tipo di Barbulet cu ta "Ello Sphinx (Erinnyis Ello) y "Obscure Sphinx"(Erinnyis Obscure).

Con por controla e problema di Catepillar riba bo mata di Papaya

Nos di Departamento di Agricultura, Cria y Pesca ta recomenda pa controla e molester aki sin mester uza pesticidanan cu ta contene quimico. Trata na hacie mas natural cu ta posibel. Esaki ta djis laga e bichi come bai, cierto momento e no ta haya foyo mas y ta opta pa pupa y bira un barbulet cu den su bida lo por bira alimento di Raton di Anochi. Bo Papaya lo saca foyo nobo pero e biaha aki e ta resistente contra e bichi pa e resto di su bida. Sinembargo si bo ta desea di combati'e aki ta sigui algun manera y metodonan natural cu por wordo uza riba bo mata di papaya.

Por uza awa cu habon di laba co'i kibra (Dishwashing Liquid). Esaki ta hasi cu e Catepillar ta minimalisa su movecion debi cu e blachinan di mata ta muha y ta slip. Un otro manera natural cu tambe ta yuda cu e bichinan Caterpillar ta hasi uzo di Neem Oil riba e matanan.

No lubida cu e Neem Oil si ta mata e Caterpillarnan den un periodo hopi cortico despues cu caba di spuit e matanan.
Traha un mescla di Promente y Conoflok y final pone un poco habon (Dishwashing Liquid) den dje y laga esaki para mas o menos 24 ora y despues spuit riba bo matanan. Un mescla di Awa cu Vinager ta yuda sigur pa controla e Catepillarnan cu ta comiendo bo matanan.

Dado caso cubo ta mira bo blahinan di mata ta wordo comi tira un bista bon den e mata e por ta e Catepillar cu ta comiendo esaki.
Por tuma contacto cu Departamento di Agricultura, Cria y Pesca Santa Rosa pa mas informacion na tel; 585-8102 of manda un email na info@santarosa.awa pa mas informacion.

Por sigui e consehonan duna den e articulo aki pa asina controla e Caterpillarnan cu ta molestiando bo mata.

Grant Thornton:

Aruba a colabora cu Fundacion Pa Nos Comunidad den conexion cu GT in the Community

Diasabra ultimo e staff di Grant Thornton Aruba a haci un donacion monetario y a bin hunto pa asina paketa 30 pakete di cuminda y producto di higiena pa famianan registra na Fundacion Pa Nos Comunidad.

Grant Thornton Aruba den conexion cu GT in the Community cual ta e dianan global di Corporate Social Responsibility 2020 di Grant Thornton International, a partner cu Fundacion Pa Nos Comunidad pa asina duna sosten na e bon trabou cu e Fundacion aki ta haciendo pa tur e famianan normalmente y mas ainda awor den e temporada di Covid-19.
Cada aña na September, tur e firma nan di Grant Thornton rond mundo ta participa y ehecuta proyectonan comunitario y boluntario pa asina demostra nan compromiso cu e comunidad local unda nan ta operando. E obhetivonan ta: actua, compromete y comparti, sigurbalornanfuertepa un sociedad.

E aña aki pa GT in the community mester a evalua con pa haci e servicio pa nos comunidad y tog cumpli cu e reglanan en conexion cu Covid-19. Den pasado e proyecto aki a wordo dedica na cas di nos grandinan na San Nicolaas y Oranjestad di S.A.B.A. y tambe un proyecto cu Stichting "JaIk" pa studiantenan di E.P.I. cu e tema di liderazgo y con pa nan kere den nan mes y empodera nan mes riba e caminda di exito. Mester remarca cu pa e aña aki, GT in the community kier tabata mas cerca di e famianan cu ta pasando den momentonan dificil y tog brindanan un ayudo y p'esey e escogencia pa haci e donacion di "maandpakket" pa e famianan aki via Fundacion Pa Nos Comunidad.

E compromiso di Grant Thornton Aruba ta pa sigui contribui na nos comunidad paso e ta algo cu ta den nan cultura corporativo. E exito di un comunidad ta midi precisamente cu e compasion y accion di tur e personanan den e comunidad.
Grant Thornton kier a gradici tur su empleadonan cu a bin participa den GT in the Community boluntariamente pa haci esaki posibel y ademas ta felicita Fundacion Pa Nos Comunidad y tur boluntario di Fundacion Pa Nos Comunidad cu desde inicio di e pandemia ta haciendo un tremendo trabou pa asina asisti tur esunnan cu mester di esaki durante e temporada aki. Un isla, un Aruba, un Comunidad, GT in the Community 2020.



Miguel Mansur :

Thelma & Louise

Mas cu dos luna despues cu e acuerdo cu Hulanda a wordo presenta, ainda no tin solucion. Mientras nos isla ta enfrentando multiple crisis severo, uno di salud y e otro di finanzas, nos gobierno ainda ta resisti firma. Esaki a pesar cu diferente encuesta a mustra cu mas cu 75% di nos poblacion ta di acuerdo cu e condicion nan di Hulanda pa censura miho gobernacion.

Desafortunadamente positivismo y union no ta suficiente pa resolve nos problema nan. Sin accion constructivo incluyendo uso obligatorio di mondkapje, distanciamento social etc no ta bay 'flatten e curve.'Di mesun manera sin accion constructivo tampoco nos lo por resolve nos problema nan financiero y cuminsa implementa un plan integral di recuperacion economico.

Resolve e crisis financiero sigur lo haci resolve esun medico mas facil. Sigur ta un pildora amargo pa gobierno firma un acuerdo cu ta suspende (no entrega) nan autonomia (no esun di pueblo) a causa di e mal maneho di e cuatro gobierno nan cu a precede nan. Tambe ta un pildora amargo pa pueblo di Aruba cu a cuminsa Status Aparte na 1986 sin debe, pa caba e aña aki un di e top dies pais nan mas endeuda na mundo segun debe pa producto interno bruto.

Mas tristo ta con diferente mandatario ta purba manipula a base di informacion eroneo sea pa falta di conocemento of pa interes politico. No laga ningun hende gaña bo cu Aruba no a haya kwijtschelding manera e otro isla nan paso no ta berdad. Na 2010 Hulanda a absorbe debe di Antias Hulandes, un pais autonomo den Reino cu a disolve y stop di existi. Asina Curaçao y Sint Maarten a cuminsa nan Status Aparte sin debe mescos cu Aruba na 1986. Ningun di e seis isla nan cu tabata constitui Antias Hulandes, mester a absorbe nan parti di debe nacional bao di nan structura nobo.

E pintamento di Hulanda como un pais cu no tin nos miho interes na pecho a bira un tema popular den e partido mas grandi di coalicion. Pinta Hulanda como e enemigo pa desvia atencion di e desastre economico y gubernamental cu nos mesun mandatarionan a ocasiona ta peligroso y dañino pa nos bienestar y pa relacion nan den Reino.

Den un entrevista diahuebs anochi Ministro di Finanzas, Economia y Cultura a sigui cu e campaña contra e acuerdo cu Hulanda. E la cuminsa ta insinua cu no ta necesariamente e caso cu un deal na 0% ta miho paso e interes por bay subi. Menos mal PM a coregi e falta di coherencia y experticio un poco despues den su entrevista caminda el a declara cu mas cu claro ningun acuerdo ariba 0% por ta mes bon. Min FEC mester ta percurando pa cualkier acuerdo sea cu Hulanda of cu bondholders inclui un clausula cu no por penaliza pago adelanta.

Asina den e caso improbabel cu aki dos aña Hulanda dicidi di subi interes por encima di loke Aruba por haya ariba mercado por simplemente refinancia. El a sigui cu su atake nan ariba Hulanda insinuando cu si firma e acuerdo, Hulandes lo por bin cumpra cos na prijs di baca flaco. Ban ta realistico, no ta Hulandes so pero tur hende lo por bin cumpra negoshi nan local cu cera na prijs di baca flaco cu of sin acuerdo cu Hulanda. Ta net si boso firma y stabilisa nos economia ta menos probabel cu lo tin hopi na benta na prijs di subasta.

Den su disparate el a a sigui pa critica Hulanda pa cobra 2% di interes ariba e pago nan cu Aruba lo mester haci na 2021 y 2022 ariba debe cu ta madura. Te hasta na 2% nos ta scapando placa paso ta menos cu nos ta pagando awor. E no a menciona cu Aruba no ta bay tin placa pa paga e debe nan back dus of Hulanda generosamente ta asumi e pago nan of nos ta default y e ora por wel lubida fia placa ariba mercado internacional pa awor.

Den su entrevista diahuebs PM mes tabata coherente pero mas trempan den siman el a adverti cu no mester romanista e deal cu Hulanda. Cualkier gobierno honesto cu pueblo y realistico en cuanto nos situacion financiero mester ta bula ariba bula abao di felicidad pa tin un backer financiero cu ta dispuesto di extende prestamo na 0% y fondo pa tanten cu tin necesidad! Bo lo a pensa cu esaki lo ta bon bini mirando cu 24,000 Arubano awor aki ta sobreviviendo ariba ayudo alimentacion di Hulanda. E mesun gobernante nan cu ta drumi trankil mientras un cuarto di nos pais ta den pobresa real,awor a dicidi di tuma nos pais rehen.

Diaranson Centers for Diseaseand Control (CDC) Director Robert Redfield, a testigua dilanti Senado Americano cu un vacuna pa poblacion general no ta premira prome cu e segundo parti di 2021. Esey ta sugeri cu e caida den turismo lo sigui pa mas largo cu anticipa y e recuperacion lo tarda mas cu nos a spera. Ser positivo kier men ban actua pa haci tur lo posibel pa stabilisa nos pais y sigura nos finanzas. Esey caba lo restaura confianza den nos futuro y alivia angustia den tur sector di nos pais lagando nos liber pa concentra ariba e reto nan medico y un plan mas extenso di fortalecemento economico.

Grita cu Hulanda kier nos corta 35 miyon di cuido medico como motibo pa no firma, mientras gobierno ta bay saca liquides fe mercado local na un gasto mucho mayor pa sigui tapa buraco ta HIPOCRECIA. Nos tur ta convenci cu no ta imposibel haci recorte den nos sistema di cuido medico universal, specialmente caminda tin abuso ta tuma luga sin afecta e calidad di cuido of renumeracion adecuado.

PM, Min FEC y otro mandatario den e ultimo dia nan kier a recorda cu ta nan a gana eleccion y si un hende kier nan trabao pa subi un lista... Shon nan boso a lubida cu ta AVP a gana eleccion 2017 cu e cantidad di voto mas grandi? Boso a yega na poder paso AVP y POR no kier a sinta hunto. Mas importante ta cu una bes gobierno a sinta boso ta representante di TUR Arubano, esun nan cu a vota pa bo y tambe esun nan cu no a vota pa bo. Gobierno su rol ta pe ehecuta e decision nan cu nos como sociedad conhuntamente a tuma. Dificil comprонde con oposicion tradicional y te hasta algun novedad eleccion pasa cu tabata mustra prometedor, a alia nan mes contra interes general.

Tanten cu gobierno sigui cu su sabotahe contra nos pais, nos futuro y nos derecho nan lo por spera mas accion manera esun di e weekend ultimo y na escala mas grandi. Un oposicion relevante mescos cu un prensa liber ta un parti esencial di democracia. Mi persona y e partido cual mi ta lidera pa e proximo eleccion, Futuro Nobo, lo sigui vocifera critica constructivo mientras nos gobernante nan ta tuma nos haci.

Evelyn y Xiomara no tin mandato pa sambuya nos economia y pais a lo Thelma & Louise simplemente pasobra no ta politicamente expediente pa nan firma e acuerdo cu Hulanda. Ta completamente indignante cu ta sigui pretende di negocia mientras e parti nan controversial pa nos politico nan (pero no pa e pueblo cu nan ta suppose di sirbi) NO ta negociabel.

Asina mester sigui warda ariba e UNICO solucion pa salvaguardia nos pais, nos sistema di bida y garantisa e futuro prometedor cu nos tur merece. Te hasta si gobierno logra haya subscripcion pa henter e suma di Afl. 400 miyon autorisa (pero no solicita ainda) y tin cash flow te cu December, kico despues? Na 2021 por hipoteca tur compania estatal pero esey no lo ta suficiente ni pa un aña, despues kico? Mas nos tarda, mas nos ta debilita nos economia pa caba na bon of na malo na e mesun acuerdo cu Hulanda. Ban ACEPTA lo inevitabel y trece positivismo pa henter comunidad y principalmente nos futuro generacion nan.

Chauffeur bou di influencia ta causa accident

Diadomingo anochi na t-weg di pos abou ta sosode un accident unda un auto Nissan a yega e crusada un Hyundai ta dal contra dje basta duro.

Den e Nissan tabata tin un mama cu su yiunan aden y pa mala suerte a dal net nan banda. Segun ta informa e chauffeur den e Hyundai a baha y a cuminsa haci basta fastioso den e auto Nissan.

Polisanan a yega na e sitio di biaha y a constata cu e chauffeur tabata bebi y a keda deteni. Personal di ambulance a presenta pa haci control na e personanan. No tabata tin niun hende herida.







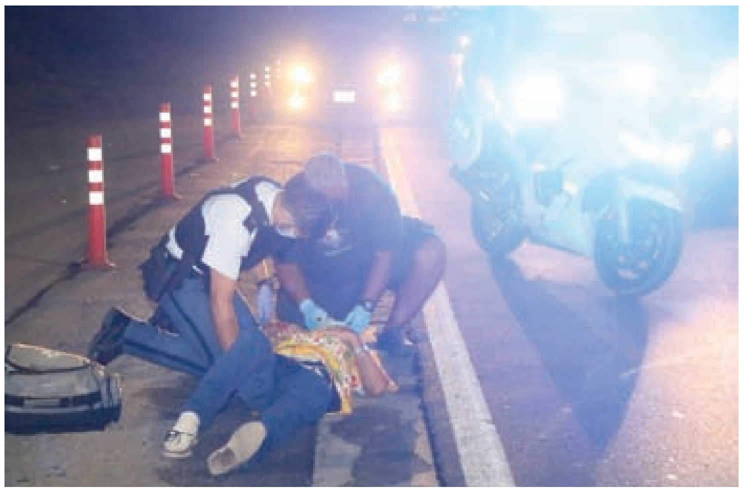
Homber bebi riba Green Corridor

Diadomingo algun minuut pasa di 8 or di anochi , automobilistanan riba caminda principal di Green Corridor aeropuerto direccion pa rotonde di Mahuma ta topa cu un homber benta banda di caminda.

A bati alarma pa polis, patruya motorisa y Santa Cruz a presenta di biaha. E homber a confirma cu e tabata bebi na e momento ey y cu e tabata bayendo su cas na Mahuma.

Personal di ambulance a presenta y a atende cune di biaha. E homber a keda transporta pa hospital debi cu e tabata tin heridanan riba su curpa di biaha nan cu e lo a cay.





Cantidad di sushi pega na candela

Diadomingo anochi laat un parti di e bario di Savaneta tabata bou di huma.

Patruya di San Nicolas a tira un bista y a constata cu e huma tabata saliendo for di un cas pero parti patras.

Polis a drenta e cura pa wak si lo tin hende lanta pero e habitante tabata na soño y no tabata conciente di loke tabata pasando tras di su cas. Polis mes a logra controla e candela.



SPS:

Tankinan na Corsou lo ricibi petroleo na october

(CuracaoChronicle) – SPS Drilling E&P ta planea di cuminsa hiba productonan di petroleo na su tankinan di almacenamiento na Corsou recientemente, alrededor di luna di october, reactivando e terminal di Bullen Bay cu tabata opera pa Pdvsa estatal Venezolano te cu december 2019.

E contrato di un aña cu SPS Drilling E&P a firma cu e empresa estatal di servicionan publico CRU di Corsou dia 15 di september, inicialmente ta cubri 5,8 miyon di bl di almacenamiento, e parti operativo di e 15 miyonnan bl di capacidad di e terminal. E director ehecutivo di SPS Drilling E&P, Manuel Chinchilla a bisa cu e compania ta spera di asumi gradualmente e operacion di tur e tankinan na medida cu e reparacionnan wordo realisa.

"Nos intencion ta pa recupera entre 70% y 80% di e capacidad instala di e terminal pa e prome trimester di proximo aña," Chinchilla a bisa. "Nos ta organisando nos mes pa e yegada di e prome tankinan na e terminal na mita di proximo luna"

E rendimento di e almacenamiento lo por wordo renoba, pero e ta condiciona na e resultado di un licitación den curso pa por opera na e refineria Isla di 335.000 b/d, pa lo cual tambe a competi SPS Drilling E&P. "Si nos no obtene e refineria, y un tercero gana y e estado di e tercero no kier sigui traha cu nos, nos tin 60 dia pa caba e contract, y esun cu gana e contract lo opera e refineria", segun Chinchilla, ken ta basa na London. Mas di cantidad di empresanan ta competi pa operacion di e refineria. E propuestanan mester wordo presenta proximo luna.

Chinchilla a descarta cu lo maneha petroleo Venezolano na e terminal, den cumplimento cu e sancionnan di Merca. E compania lo notifica mensualmente na e oficina di control activo stranhero (OFAC) di e departamento di Tesoro di Mericano di nan actividadnan pa garantisa transparencia, e la bisa.

E productonan limpi y fuel oil entrante lo bin di Merca, Europa, y den algun caso, SSP Drilling E&P lo comercialisa cargo den conhunto cu e title holdernan y comerciantenan. Bao e propuesta di refineria di SPS Drilling E&P, e compania lo reactiva lineanan di comercio viable manera lubricantenan usando fuentenan di energia mas limpi, Chinchilla a bisa.

E refineria, cu tabata opera PdV desde mita di añanan 1980, ta configura pa crudo pisa Venezolano, cual no ta disponibel mas pa motibo di e caida den produccion Venezolano y e sancionnan Mericano, agregando na e costonan operacional di e facilidad, el a bisa.

SPS Drilling E&P ta activo na Argentina y Mexico y tin bienes na Jordania. E compania tin oficina comercial na London, Houston, Miami, Mexico y Buenos Aires. Entre su inversionistanan ta fondonan di Medio Oriente, segun Chinchilla. E compania recientemente a adkiri e division di drilling na Mexico di Weatherford, y tin asociacion cu Weatherford y Halliburton.

E operacionnan principal di e compania tabata na Venezuela te cu a retira na 2018, lagando atras alrededor di $100 miyon di debe sin pago di PdV. E ultimo operacion di e compania na Venezuela, unda tabatin casi 800 empleado, tabata un contract di servicio di PdV pa rebiba e campo di oil madura Urdaneta. SPS Drilling E&P tabatin un asociacion controversial cu compania militar Camimpeg, cual Chinchilla tabata bisa tabata necesario pa sigura seguridad local.

"Pa motibo di e sancionnan, e situacion economico di Venezuela y e falta di cumplimento di contract cu tur companianan den e sector ta experimentando, nos a dicidi di cera nos operacionnan na Venezuela mas cu dos aña atras", el a bisa. "Nos ta un compania solido. Nos no ta politico."

Den un desaroyo separa ayera, CRU y e compania di refineria propiedad estatal di Corsou, RdK a tuma control di oil warda den refineria Isla como respuesta na e falta di pago di almacenamiento di PdV, y debenan di labor. PdV no a responde inmediatamente na un solicitud pa comentario. Corsou tabata parti di e red logistico di e compania Venezolano den Hulanda Caribense, cu tambe tabata inclui Aruba, Bonaire y St. Eustatius.



Beto Maduro cu record den 10k Magic of Hawaii Virtual Run



Deportista cu limitacion visual, Beto Maduro, diadomingo mainta a sali core pa participa den e 10k Virtual Magic of Hawaii 2020.

Segun un relato di 297sports, el a core compaña pa su ayudante riba bicicleta, ken ta su yiu Amaro Maduro. Varios coredor di Aruba Malmok Runners tambe a compaña Beto riba e ruta, unda cu ademas por a nota cu riba e ruta tabatin cantidad di hende dunando sosten pa e recorido virtual di Beto, di 60 aña di edad.

Segun 297sports, Beto a registra un tremendo tempo, cu un record personal nobo di 41.16m riba e 10km, mientras el a bisa cu el a sinti cu e evento a bay hopi bon. El a core mas o menos 4 minuut y 8 seconde pa kilometer. E record anterior di Beto pa 10k tabata 41.21, cual el a registra aña pasa.

Pa e ultimo 500m na caminda pa e final, yiunan Jorainne y Joel, hunto cu coredonan di Malmok Runners y Rechenel Statie y Marcio Lopes Ribeiro tabat'ey pa anima Beto pa kibra su record personal. Beto a bisa 297sports: "Hamas rindi, keda entrena, edad ta number y no ta defini con leu abo por yega. E limite ey abo so sa, bo mester kier. Traha p'e y lucha p'e y bo lo logr'e."

Potret: 297sports.



Tariq Croes ta core 1,744km den 'Lands End to John O'Groats'



E hoben Arubiano, Tariq Croes di 14 aña di edad, a completa 1,744km riba bicicleta, terminando esaki dia 18 di september ultimo. Portal 297sports a acerca e hoben ciclista pa haya su impresion di e hazaña aki.

Asina Tariq a conta cu for di mei ultimo cu a introduci medida di Shelter in Place relaciona cu pandemia di Covid-19, el a cuminsa train riba su mes. Antes e tabata train cu su team, Velocity Cycling Team (VCT) y Sports4U. Desde mei, e tabata subi su bicicleta y core ruta largo riba su mes.

Su mama a dun'e idea pa participa den e reto virtual di 'Lands End to John O'Groats'. Den esaki tabatin diferente distancia den cual por a participa, y el a scoge esun 1,743km, pasobra el a sigura cu un distancia mas cortico 'no lo ta un challenge pa mi'.El a conta cu por haci e reto den combinacion, manera core, landa of core bicicleta. El a scoge bicicleta completo, pasobra esey ta e deporte cu e gusta, el a conta 297sports. El a cuminsa e reto dia 27 di juli ultimo y a termina esaki dia 18 di september, coriendo 37 ruta pa completa e ruta completo.

Preparando pa esaki, el a core entre 300-400km pa siman; e ta core 50-70km pa dia y riba diadomingo, e ta core 95-100km. E ta train 5 biaha pa siman.

Tocante kico el a siña di e reto aki, el a conta 297sports: "Mas stabilidad ora di core, concentra mas mihor riba caminda pa e trafico y con importante pa core den un team."

El a bisa cu su deseo ta pa representa Aruba den un careda den exterior y bira ciclista profesional den futuro.



Djokovic pa di cinco biaha campeon na Roma

(BBCSport) – Novak Djokovic a gana e torneo 'masters' di Roma pa di cinco biaha. E actual number uno di mundo a derota e Argemtino Diego Schwartzman dentro di dos ora den dos set: 7-5 en 6-3.



Cu su triunfo na Roma Djokovic a revancha n un manera deportivo pa su salida bergonsoso di US Open mas tempran e luna aki. Di puro frustracion el a dal un bala cu a bay no intencionalmente a dal den garganta di un line judge femenino y a descualifica Djokovic.

Pa Djokovic (33) e tabata tambe su di cinco victoria den mes tanto encuentro cu Schwartzman cu ta cinco aña mas hoben, y ta actualmente number 15 di mundo. Aña pasa nn a topa otro den semifinal na Roma y Djokovic a gana e tempo ey den tres set: 6-3 6-7 (2) 6-3.

Djokovic a reacciona emociona despues di su di 36 titulo master, un record. "E tabata un siman tremendo, yen di desafio. Mi tabata mustra mi mihor wega na momento cu tabata necesario. Mi ta orguyoso cu mi tabata sa di haya e 'fifth gear' ey. Mi no por a pensa di un mihor preparacion pa Roland Garros," el a bisa refiriendo na e Grand Slam di Paris.

Djokovic a cuminza cu dificultad na e final. El a perde su promer dos servenan, pero a recupera pa gana e set. Despues e Serbio cu a cuminza drenta su wega rutinario no a permiti nada mas.

Djokovic a anticipa di topa, manera hopi otro hende, cu su gran rival y specialista di gravel Rafael Nadal den final. Pero Nadal a cay venci pa Schwartzman den cuarto di final caba. Nadal a gana torneo di Roma nuebe biaha. Djokovic a gana Roma cinco biaha (2008, 2011, 2014 y 2015).

Siete Beneficio di vitaminaa B6

(Insider) – Vitamina B6 ta un di e ocho vitamina B, y ta esencial pa bo metabolismo, salud cardiovascular, y hopi mas. Pero pasobra nan ta disolve den awa y no vet, regularmente ta saca esaki door di e curpa, y pues mester wordo consumi diariamente.

Aki ocho beneficio di vitamina B6, y con pa haya suficiente den bo dieta.

1. Vitamina B6 ta yuda converti cuminda den energia
Hunto cu otro vitamina B, B6 ta asisti e curpa den converti cuminda den energia. E ta yuda metabolisa carbohidrato y ta traha cu enzym pa kibra proteina den aminoacido – componentenan cu ta yuda e curpa crece y funciona adecuadamente.

2. Vitamina B6 ta sostene salud di curason
"Vitamina B6 ta traha cu otro dos vitamina B – B12 y acido folico – pa reduci nivelnan di homocysteine", segun Megan Wong, un dietista registra na AlgaeCal, un compania di suplemento di calcium.

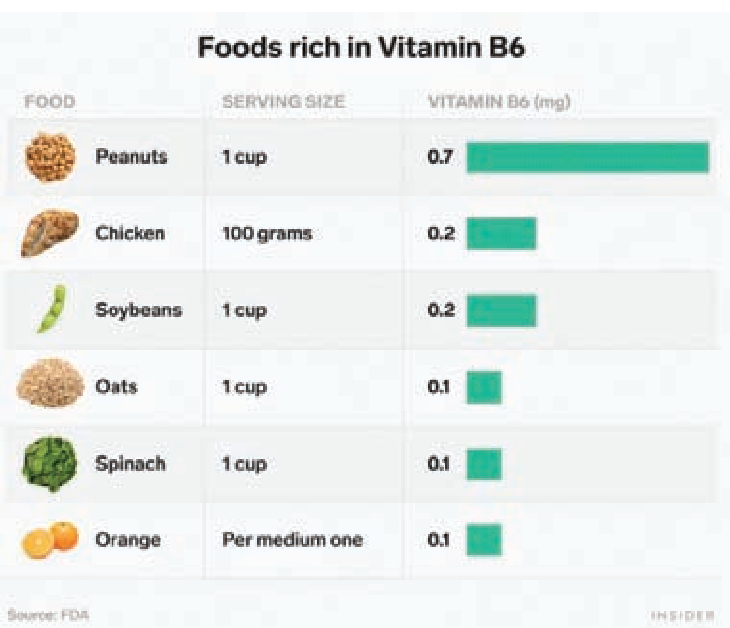
Hyperhomocysteinemia ta sucede ora tin nivelnan halto di e aminoacido homocysteine den sanger. Cantidad halto di homocysteine por conduci na un aumento den riesgo di malesa cardiovascular, atake cardiaco, atake celebral y atherosclerosis, un malesa cu ta causa cu placa ta acumula den arteria.
Segun un reporte na 2015 publica den Nutrition Journal, hyperhomocysteinemia por sucede ora un persona ta deficiente den vitamina B6. Pero, cu nivelnan corecto di B6 den combinacion cu B12 y acido folico (B9), por reduci nivelnan di homocysteine te cu un tercer parti. Ta importante pa nota cu a pesar di nivelnan reduci di homocysteine, pashentnan no ta mira un efecto riba resultadonan vascular. Pues, vitamina B por tin un rol mas preventivo den salud di curason.

3. Vitamina B6 ta promove funcion celebral saludabel
Un aumento den nivelnan di homocysteine tambe por agilisa decaida cognitivo, segun Wong. E aumento aki por conduci na aumento di riesgo di condicionnan neurologico manera demencia. Ademas di regula nivelnan di homocysteina, B6 ta hunga un rol den sintesis di neurotransmisornan importante – mensaheronan kimico usa pa e cerebro y sistema nervioso. Algun di e neurotransmisornan cu B6 ta yuda sintetisa ta inclui:

Dopamine: responsabel pa busca recompensa, motivacion, y movemento
Serotonin: ta stabilisa humor, causa sentimentonan di bienestar y alegria
Melatonin: ta hunga un rol den regula ritmo circadian y habilidad pa drumi
Noradrenaline: ta produci e respuesta 'fight or flight' (huy of bringa) den nos curpa na momento cu ta percibi peliger.

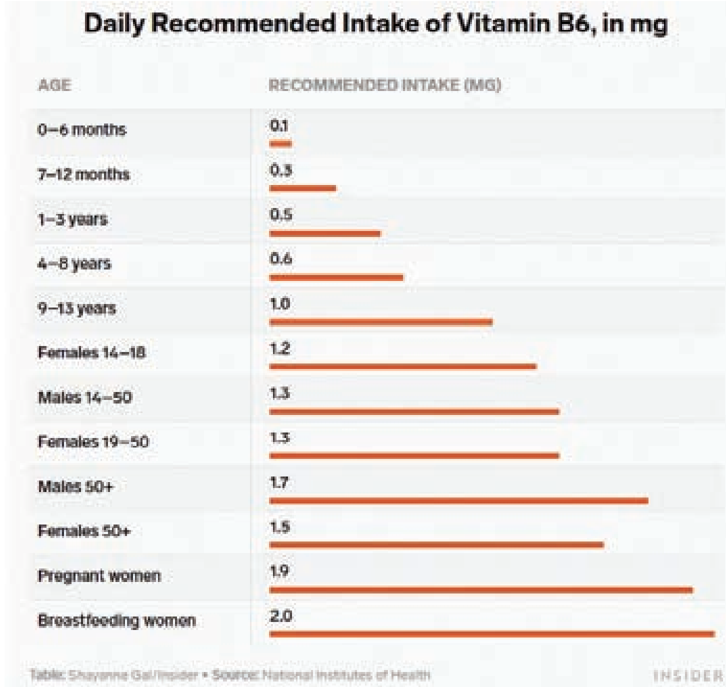
4. Vitamina B6 por yuda cu nausea mainta
Durante embaraso, cualkier persona experimentando nausea mainta (morning sickness) usualmente ta ricibi un prescripcion di un pildo combina di doxylamine – un antihistamine – y vitamina B6.

A demostra cu vitamina B6 ta yuda cu nausea, mientras doxylamine por reduci sacamento. Un dosis tipico di e pildo di combinacion ta 10mg te 25mg, tres biaha pa dia.



5. Vitamina B6 por trata convulsion den baby recien naci
Muchanan diagnostica cu Epilepsia dependiente di pyridoxine (pyridoxine-dependent epilepsy, PDE) ta rekeri entre 15 te 500mg di vitamina B6 pa dia pa bida largo. PDE ta un condicion genetico poco comun, cu ta aparece algun luna despues di nacemento y ta caracterisa pa convulsionnan dificil pa controla. Pero vitamina B6 por yuda controla e condicion.
Epilepsia dependiente di pyridoxine ta poco comun, cu apenas 200 caso reporta. E ta causa pa un mutacion di e gen ALDH7A1.
Ora ta trat'e via IV cu 50-100mg di vitamina B6 – tambe conoci como pyridoxine – e convulsionnan a desaparece den algun minuut. Muchanan diagnostica cu PDE ta ricibi 15 pa 30mg di vitamina B6 pa dia pa bida largo, pero por rekeri te cu 500mg.
Un persona cu ta sufri di e convulsionnan aki ta dependiente riba vitamina B6, rekeriendo e nutriente pa control a e condicion ya cu anticonvulsivo tradicional no ta traha.

6. Vitamina B6 ta reforsa un sistema immuun saludabel
Curpa ta rekeri vitamina B6 pa mantene un sistema immuun saludabel. "B6 ta mehora comunicacion di celnan 'mensahero' yama chemokines, cu ta dirigi celnan blanco di sanger (white blood-cells) na areanan di infeccion of daño", segun Wong. "Si no tin suficiente vitamina B6, por reduci e crecemento y produccion di actornan clave den sistema immuun: lymphocytes y anticuerponan."
Tin dos forma di lymphocytes, ambos cu ta altera pa deficiencia B6:
T-celnan cu ta bringa invadornan stranhero den e curpa
B-celnan cu ta crea anticuerponan cu despues ta mara na invasornan stranhero, manera bacteria of virus y ta destrui nan.
Un estudio di 2006 publica den Journal Europeo di Nutricion Clinico a haya cu vitamina B6 a mehora repuesta immuun den pashentnan criticamente malo. E estudio a dividi 51 participante den tres grupo: un a ricibi un inyeccion di 50mg di B6 pa dia, otro 100mg, y un grupo di control (cu no ta ricibi nada). Despues di 14 dia di suplementacion, esunnan cu a ricibi 50-100mg di B6 a mira un mehoracion di marker importante den respuesta immuun, manera e conteo total di T-cel.



7. Vitamina B6 ta yuda preveni anemia
"Vitamina B6 ta involucra den produccion di hemoglobin – un proteina cu ta provee e celnan cu oxigeno", segun Lina Velokova, MD, PhD, un inmunologo clinico y consehero medico na Supplements101.

Nivelnan di hemoglobin mas abao cu normal ta un di e causanan di anemia, un condicion caracterisa pa nivelnan abao di celnan cora di sanger (red blood cells). Celnan cora ta transporta oxigeno a traves di e curpa, pues sin celnan cora adecua, por sinti cansa y fatiga.
Mantene un consumo adecua di vitamina B6 por yuda preveni anemia.
Con hopi vitamina B6 mi mester?
E cantidad di B6 cu bo mester consumi diariamente ta depende riba edad y genero. Pa cada demografico, e cantidad recomenda diario di vitamina B6 ta segun e tabel adhunto.

Unda por haya vitamina B6?
Vitamina B6 ta disponibel facilmente den cuminda y suplemento. "E miho manera pa sigura cu nos consumi suficiente di e vitamina aki ta a traves di un dieta rico den B6", segun Velikova.
Cuminda rico den B6 ta inclui den e potret adhunto.
Si un persona no ta capaz di consumi suficiente vitamina B6 den su dieta, nan por considera bebe suplementonan B6. Velokova ta bisa cu dosis no mester ecxcede 1.4mg pa dia pa muhenan mayor di 18 aña, y 1.7mg pa dia pa hombernan mayor di 18 aña. Wong ta recomenda suplementonan pa adultonan mayor, specialmente si nan tin reduccion den apetito cu por nifica cu nan no ta come suficiente cuminda rico den B6. Papia cu bo dokter prome cu bebe cualkier suplemento, ya cu dokter por yuda determina e dosis corecto.

Pa conclui, vitamina B6 ta crucial pa mantene funcionnan adecua di e curpa. Su beneficionan ta inclui mehoracion di salud cardiaco y reforsa un sistema immuun saludabel.

Cientificonan ta combati anti-Semitismo cu inteligencia artificial

(AP) — Un team internacional di cientifico a bisa ayera cu a join nan esfuersonan pa combati plamamento di anti-Semitismo online, cu ayudo di inteligencia artificial (AI).

E proyecto Decoding Anti-Semitism ta inclui analisis di discurso, linguistica computacional y historiadonan cu ta desaroya un 'maneho altamente compleho, impulsa pa AI, pa identifica anti-Semitismo online", segun un declaracion di Fundacion Alfred Landecker, cu ta sostene e proyecto.



"Pa preveni radicalisacion di mas y mas usuarionan riba internet, ta importante pa identifica e dimensionnan real di anti-Semitismo – tambe teniendo cuenta cu e formanan implicito cu por bira explicito durante tempo", segun Matthias Becker, linguista y lider di e proyecto di Universidad Tecnico di berlin.
E team tambe ta inclui investigadornan di King's College na London y otro institucionnan cientifico na Europa y Israel.
Computernan lo yuda pasa door di gran cantidad di data y imagennan cu humanonan no lo por ta capaz di evalua pa motibo di e cantidad, segun e fundacion.
"Estudionan tambe a demostra cu e mayoria di difamacion anti-Semita ta expresa den formanan implicito – por ehempel, usando codigo ('juice' na luga di 'Jews') y alusionnan na cierto narativa di conspiracion of e reproduccion di stereotiponan, specialmente a traves di imagen", segun e declaracion.
Ya cu anti-Semitismo implicito ta mas dificil pa detecta, e combinacion di manehonan cualitativo y impulsa pa AI lo permiti un buskeda mas comprensivo, e cientificonan ta pensa.

E problema di anti-Semitismo online a aumenta, manera por nota di e aumento den mitonan di conspiracion acusando Hudiunan di crea y plama Covid-19, segun gruponan cu ta track anti-Semitismo online a descubri.
E enfoke di e proyecto actual ta inicialmente Alemina, Francia y Reino Uni, pero despues lo expande pa cubri otro pais y idioma.
E fundacion Alfred Landecker, cual a ser funda na 2019 como respuesta na un aumento den tendencianan di populismo, nacionalismo y odio contra minorianan, ta sosteniendo e proyecto cu 3 miyon euro, segun agencia noticiero Aleman, dpa a reporta.
*Potret ilustrativo.



BTS lo premier video di coreografia 'Dynamite' riba Fortnite

(CNET) – Dos tendencia cultural enorme lo ta den colision dia 25 di september proximo, na momento cu banda Koreano BTS (Bantan Sonyeondan) lo premier e video musical di coreografia pa su cantica 'Dynamitye' riba e modo Party Royale di Fortnite.

"Boso tur ta cu duda na unda den mundo e sitio secreto pa e premier di nos video musical lo ta", e grupo a bisa den un video traduci, comparti riba e cuenta di Twitter oficial di Fortnite. "Nos lo trece Dynamite na Fortnite."

Hungadonan di Fortnite cu kier mira e premier lo mester drenta e wega dia 25 di september proximo pa 5pm PT, bula den Party Royal y bay na e escenario principal.
Dos emote mustrando movidanan di baile di Dynamite lo ta disponibel, y e banda a nuncia cu e fiesta pa scucha e Tropical Remix lo ser teni na final di e premiere di e video.

Planeta Pi cu orbita di 3.14 dia

(CNET) – E constante matematico faborito di tur hende a ricibi un inespera den universo. Un team lidera pa investigadonan di MIT a descubri un planeta distante cu ta orbita su strea cada 3.14 dia, imitando e famoso prome tres digito di Pi.

MIT a describi e planeta K2-315b, rocoso, tamaño di Tera, como 'cayente manera un forno' y 'probablemente no habitabel' den un declaracion dialuna. "E planeta ta move manera un holoshi", segun studiante graduado di MIT, Prajwal Niraula, autor lider di e documento riba e planeta publica den Astronomical Journal e siman aki.
E team a haya e exoplaneta (un planeta ubica pafo di sistema solar) den datonan compila na 2017 door di mision di NASA, K2 di telescop espacial Kepler. E telescop pa busca planeta a ser poni den modo 'sleep' permanente na 2018.
E investigadonan a confirma existencia di e planeta door di mira un biaha mas cu e red di telescop Speculoos, basa riba tera. 'Speculoos' ta nifica 'Search for habitable Planets EClipsing ULtra-cOOl Stars', cual tambe ta un referencia dibertido di e buscuchi speculaas.
K2-315b mester move lihe pa tene na su orbita Pi rond di su strea anfitrion, friu y tiki briyante. E exoplaneta ta biaha na velocidad di 291mil km/h. E relacion cercano na su strea ta nifica cu superficie di e planeta ta alcansa alrededor di 350 grado Fahrenheit (177 grado Celsius). MIT a nota cu esaki lo ta perfecto pa horna un pie.
E team di investigacion a bisa cu e planeta por ta un candidato excelente pa obser-



vacionnan den futuro via e James Webb Space Telescope di NASA, retrasa pa largo, cual lo por duna un miho idea di su atmosfera.
MIT a yama K2-315b su orbita 'un alineacion delicioso di astronomia y matematica'.
Na Tera, nos ta stima celebra dia di Pi y su prome tres number magico, riba dia 14 di maart tur aña. Awo nos por extende e celebracion ey mas leu den universo.

Zendaya ta bira e actriz lider di mas jong den drama pa gana un Emmy

(AP) — Zendaya a bisa cu su 'curason tabata yen' na momento cu el a mira su co-nominadonan, incluyendo Jennifer Aniston, aplaudiendo e actriz di 'Euphoria' pa bira e actriz lider di mas jong den drama pa gana un Emmy.

Zendaya di 24 aña di edad, a bira emocional despues cu el a hiba cas e trofeo pa su rol den e serie di HBO, logrando un di e victorianan improbabel diadomingo anochi. E ta apenas e segundo actriz color scur pa bay cu premio di actriz lider den drama, despues di e victoria vanguardista di Viola Davis na 2015, pa 'How To Get Away With Murder'.

Famia y amigonan di Zendaya a grita, aplaudi, brasa y yora su tras mientras e actriz sorprendi tabata acepta e premio den loke tabata parce un suite di hotel.

"Usualmente mi no ta yora", el a bisa durante un entrevista tras di escenario virtual. "Mi a logra termina sin cu el a tuma mi over. Tabata un momento hopi emocional. Ainda mi no por kere mi mes. Ta loco."

Den 'Euphoria', Zendaya ta interpreta Rue Bennett, un adicto adolescente luchando cu sobriedad y recuperacion den un serie cu ta trata di sex, droga, trauma y identidad di studiantenan di scol secundario.

"Mi djis kier bisa cu tin speransa den e hobennan", el a bisa. "Mi sa cu nos programa di TV no semper ta sinti como e miho ehempel di esaki", pero el a gradici nan pa "haci e trabao".

Zendaya a bisa cu e tabata gradici di comparti e momento cu amigonan y famia a pesar di pandemia di coronavirus, cu a restringi interaccion cu sernan keri.



"Mi ta kere ta momentonan manera esaki cu realmente nos mester aprecia", el a bisa, despues di a derota un grupo fuerte di nominado cu tabata inclui Aniston, Olivia Colman, Jodie Comer, Laura Linney y Sandra Oh.

Abogadonan di Meghan Markle a nenga cu el a coopera cu autornan di buki

(AP) — Abogadonan pa editor di un corant Britanico cu ta siendo demanda pa invasion di privacidad pa e Dukesa di Sussex a argumenta ayera cu el a haci informacion personal publico door di coopera cu autornan di un buki tocante su relacion cu prins Harry. Su abogadonan a rechasa e acusacion.

Meghan Markle ta demandando e editor di Mail on Sunday y MailOnline website tocante articulonan na februari 2019 cu a publica porcionnan di un carta skirbi na man cu el a skirbi pa su tata, Thomas Markle, prome cu su casamento cu prins Harry na 2018.

Meghan, di 39 aña di edad, ta buscando daños di e editor Associated Newspapers Ltd. pa supuesto mal uzo di informacion personal, violacion di derechonan di autor y violacion di proteccion di data.

E editor ta retando e acusacion. E ta argumenta cu Meghan mester tabata sa cu e carta na su tata probablemente lo bira publico.

Alexandra Marzec, un abogado pa Associated Newspapers, a bisa ayera cu Meghan tabatin e strategia di medionan di comunicacion cu tabata involucra 'usa su amigonan como, efectivamente, agentenan di PR' pa 'influencia medionan di comunicacion' den e lunanan prome cu el a manda e carta pa su tata.

Na un audiencia ayera na Corte Supremo na London, e editor a busca di haci amienda na su defensa mirando un buki tocante Meghan y Harry publica luna pasa.

A bisa cu e buki – 'Finding Freedom' – ta 'contene un cantidad grandi di informacion detaya tocante bida personal (di Meghan), incluyendo un cantidad di paragraf referiendo su relacion y comunicacion cu su tata, y un seccion referiendo na e carta cual ta den centro di e caso aki'.

Anthony White, abogado senior pa Associated Newspapers, a bisa den documentonan por escrito cu tabata parce cu a skirbi e buki cu 'cooperacion extenso' di Meghan y Harry.

Pero abogadonan di Meghan a nenga cu el a coopera cu e autornan di e buki, Carolyn Durand y Omid Scobie. "E acusador y su esposo no a colabora cu autornan di e buki, ni a wordo entrevista pa esaki, tampoco nan a provee potret na e autornan pa e buki", abogado di Meghan, Justin Rushbrooke a bisa den documentonan por escrito.

Scobie a bisa den un declaracion di testigo por escrito cu 'cualkier sugerencia cu e duke y dukesa di Sussex a colabora cu e buki ta falso'.

Hues Francesca Kays a bisa cu e lo duna su veredicto riba e intento di e editor pa haci amienda na su defensa na un fecha posterior.

E sesion di corte ayera tabata e audiencia preliminar di mas recien den e caso di perfil halto.

Prome minister Evelyn Wever-Croes (MEP) :

Aruba ta den un siman hopi interesante y importante den cual tin un plan a y un plan b

"gobierno su meta ta pa tin un maneho responsabel y percura pa cubri gastonan di gobierno y di sector priva"

Nos ta habri un siman hopi interesante. Na comienso di siman pasa tabata tin hopi reto pa por cumpli cu e obligacionnan financiero di pais Aruba. Esey tabata na momento cu nos a wordo informa cu Hulanda a cambia su condicionnan pa cu e fiansanan ultimo momento.



Prome minister Evelyn Wever-Croes a duna di conoce cu Hulanda a cambia e condicionnan di tal forma cu nos lo a perde como awg. 130 miyon simplemente pasobra nan a cambia e carta di condicionnan cu tabata aplicabel cu nan a duna den prome instante compara cu di dos biaha. E cambio aki ta pasobra cu den e prome carta Hulanda a bisa cu Aruba lo haya awg 204 miyon pa juli, augustus y september y diripiente den e ultimo carta di 4 di september,Hulanda a cambia esaki pa juli, augustus, september, october y november, pa e mesun suma di awg 204 miyon. Prome minister a expresa cu Hulanda no a consulta cu gobierno di Aruba prome y esaki tin consecuencia hopi grave pa Aruba.

"mi a contact Hulanda mesora y a wordo notifica cu nan no ta bay fia nos e placa mas y a forsa nos asina pa nos mes bay busca fiansa. Na e momento cu nos a bay busca nos a tuma no ta cu tin interes riba mercado local financiero atrobe pa Aruba y e siman aki nos ta bay mira si berdad nos ta logra yega e suma aki cu nos tin mester. Mientrastanto fin di siman pasa Hulanda a bin bek y bisa cu nan a recapacita y realisa nan eror y nan ta dispuesto toch pa presta nos e 2 lunanan ey cu nan a kita di nos, pero cu nos tin cu cana un procedura pe. Nan a referi na un procedura via cft. Esaki ta un procedura cu nos a cuminsa cun'e for di 2 siman caba kiermen cu y anos a en camina pero cu ta tardando hopi na man di Hulanda",prome minister a duna di conoce..

Prome minister a sigui bisa cu e siman nos dilanti ta un siman hopi interesante pasobra nos tin plan a y plan b. Plan a ta pa sigui den negociacion cu Hulanda. Hulanda a indica cu nan ta dispuesto di presta Aruba tur e 5 lunanan aki, pero ainda tin e cuestion di diferente condicionnan riba mesa y ainda nan tin di contesta si nan ta bay acepta e dos lunanan cu nan a scrap den prome instante. Hulanda a indica siman pasa cu nan ta dispuesto pero gobierno no a haya un contesta definitivo ainda. Aruba ta den espera di esaki. Si Hulanda bisa cu nan ta dispuesto pa fia Aruba pa tur e 5 lunanan e ora bo por bisa cu gobierno por sigui papia di dje.

Plan b ta cu nos mercado financiero local mes. E siman aki gobierno lo mira cuanto interes tin ora cu e deadline yega di e bononan cu gobierno a emiti y e ora lo mira si plan b ta un alternativa. Berdad plan b ta mas caro cu plan a, pero e no ta mas caro cu loke Aruba ta custuma. Di otro banda plan b ta algo cu nos mester awor paso awor Aruba mester paga e gastonan di cuido medico, di fase y di loonsubsidie di e luna aki. Ta hopi urgente pa Aruba haya e placa, y si tin cu paga un poco mas interes pa esaki, gobierno mester haci'e. Hulanda a forsa gobierno pa tuma e paso aki ora nan a nenga Aruba e fiansa manera a wordo palabra.

"E siman aki ta interesante pasobra e ta un siman cu ta mustra cu tin opcion atrobe. Nos no ta mara na un plan pero nos tin otro opcion y nos mester pone ambos den balans y mira kico ta miho pa pais Aruba. Pero ta urgente si pa haya e placa y no por sinta warda pa tende di Hulanda. Ban mira e siman aki kico ta bay pasa, si nos ta haya contesta di Hulanda of nos ta haya contesta di mercado local financiero, pero en todo caso como gobierno responsabel nos a traha un plan a y b y e responsabilidad cu nos ta carga ta pa percura cu gobierno por cubri su gastonan di gobierno y di sector priva. Tin hopi comerciante ta depende di loonsubsidie, di e sosten di gobierno pa nan tambe por cubri nan gastonan. Esaki ta un luz na horizonte cu cosnan ta mehorando pa Aruba. Gobierno su meta ta pa tin un maneho responsabel", prome minister Evelyn Wever-Croes a duna di conoce.

Benny Nisbet (PPA) :

E impacto economico di un re-apertura di nos refineria? Y mas alternativa ?

Interesante e declaracion di Min Pres Evelyna Wever Croes cu e refineria lo nifica un impacto economico di 16 pa 18 % di nos economia total ! Interesante pasobra si nos no ta hera ….e ultimo bes cu nos refineria a wordo explota door di VALERO e impacto economico tabata apenas 12 %.....!

Fuera di esey Ministro Presidente ta contradeci su mes den su declaracion ora e la splica pueblo cu awo lo bay evalua y negocia plannan di un 10 interesado y awor numa cada un interesado lo wordo permiti pa bishita e refineria p'esey PPA no por comprende con gobierno lo a yaga na e 16 pa 18% impacto economico??
Pa yega na un conclusion asina lo mester tin un bista completo di e plannan di cada inversionista y e suma di inversion, cuanto tempo e lo tuma pa ehecuta e plannan, cuanto cupo di trabou esaki lo crea durante e 'upgrading' etc y despues cuanto trahado lo haya trabou ora e refineria bay den operacion!
P'esey un impacto di 16 pa 18% parce PPA irealistico pa bisa awo aki caba.
Segun e humilde opinion di PPA 10 pa 12 % di impacto economico parce nos mas realistico pa menciona na e momento aki como cu esaki tabata e ultimo impacto pa menciona aworaki .
Mare cu Gabinete Wever Croes y Min Pres haya rason den futuro pero tempo lo demonstra esaki.

Mas idea creativo pa e tereno di refineria!!
Un remarca PPA ta desea di agrega, mientras cu partido MEP y otro a keda papia añas largo di re-apertura di e refineria (Upgrader!) PPA tabata e unico cu tabata papia di uza e tereno di refineria pa otro alternativa.
PPA a referi den varios di su programanan den curso di tempo na e.o. Transshipment, huurmento di Tankinan, na un Container haven(HUB function!), home departure port pa crucero, yacht construccion& yacht harbor, pa sirbi otro hafnan den vecindario y e hecho cu e haf di San Nicolas (Sea Birth) ta e haf cu mas profundidad y lo porricibi e tankeronan'post panamax' den futuro y e alternativa di PPA kizas mas conoci ta pa logra un of mas compania cu ta construi ba por esta Shipbuilding

Shipservices funciona riba e tereno di e refineria, steel construccion companies, High Tech Center y varios otro alternativa.
PPA ta contento di por mira cu MEP y gobierno a adapta nan opinion y a habri oportunidad pa otro idea creativo wordo evalua cierto momento tambe.
Cu gran interes PPA ta keda sigui e procedura cu ta wordo ehecuta door di RDA den nomber di gobierno di Aruba cu actualmente ta forma pa MEPORED!
Exito cu e proceso aki!.

Parlamentario Endy Croes (MEP) :

No ta momento pa drenta polemica

Gerencia di Giannis no a splica cu Gobierno a aporta cu 120 MIYON florin na Loonsubsidies di Mei te cu Juli



Parlamentario Endy Croes a tuma nota di un comunicado di prensa emiti pa Gerencia di Giannis Restaurant al respecto nan preocupacionnan profundo contra un medida di e orario di TDQ cu gobierno a tuma pa bringa COVID 19. Parlamentario Croes na prome luga ta compronde nan dolor y no ta kere ta e momento pa fomenta discordia pero hustamente ta solidario cu otro pa traspasa e momentonan duro aki.

Berdad e grupo aki lo wordo afecta mas cu otronan:
Cu tur sinceridad ta corecto cu e decision aki lo afecta net e grupo di F&B primordialmente esunnan cu ta traha nan placa den ora di anochi. Gobierno sinembargo tin un tarea pa garantisa salud di pueblo na prome luga y sigur percura pa nos sistema di salud no overload of crash y ta p'esey ta tuma medidanan pa entre otro yuda "Flatten the Curve".
Cu tin algun grupo den comercio lo sufri poco mas cu otro den situacion cu ya caba ta preocupante ta algo cu nos ta comparti y ta p'esey Gobierno di su parti ta purba di brinda tur sosten na comercio atravesa di Loonsubsidie y MKB.

Giannis a informa al respecto gastonan halto:
Den e comunicado di prensa di Giannis representando diferente grupo di restaurant a splica cu gastonan manera di Web, Elmar, Setar, Belasting ta entre otro gastonan hopi halto y pa tal motibo no por mantene operacion conforme regulacion nobo di Gobierno.

Pa e rasonnan aki y awor cu e restaurantnan lo mester cera 9pm enbes di 11pm consecuentemente restaurantnan lo wordo forsa pa cera 6pm como muestra di protesta y asina cuminsa retira hende.

Giannis no a splica cu Gobierno a inyecta 120 miyon na Loonsubsidies:
Parlamentario Endy Croes a sinti falta di transparencia den e comunicado di prensa di Giannis Restaurant. Giannis a yama e ahustacion di cierre di 11pm pa 9pm esta un ahuste di dos (2) ora como un medida "Diacronico". Pa prome mester splica cu gobierno no ta core bin cu un medida for di den aire. Gobierno ta sigui consehonan di expertonan tanto RIVM, DVG y tur e Clustersnan envolvi presenta pa Operations Team prome cu Begeleidings Team tuma un decision cual politiconan ta carga finalmente na Bienestar General di e pais. Cu algun decisionnan ta causa dolor den comercio un mas cu otro tin nos comprension.

P'esey Gobierno a keda sostene comercio den e proceso aki cu Loonsubsidie y MKB steun. Gobierno a brinda ayudo pa un total di 120 miyon florin pa cu lunanan di Mei-Juni-Juli. (ainda Augustus y September no ta hinca den e total aki). Un total di 1661 negoshi via SVB a cobra e suma aki. Bou di registracion di Acomodation and Food service activities cual ta representa 303 negoshi cu ta brinda e servicio aki nos a tuma nota cu na Mei gobierno a juda e grupo specifico aki cu Afl. 20.1 Miyon na Juni Afl.19.5 Miyon y na Juli cu Afl.17.1 Miyon pa un total di Afl.56.7 miyon. Pues aporte di gobierno den 3 luna na e grupo aki ta igual na 47% di e total di 120 miyon florin.

Parlamentario Endy Croes a termina bisando no ta momento pa fomenta discordia y cu e ta compronde e inkietud di e restaurantnan y ta solidario cu nan pero mesun momento nos mester ta transparente cu pueblo tambe presentando e scenario real y total. Ban keda "UNI" pa hunto nos sali for di e crisis aki. Mi tin e Fe y speransa cu nos lo sali afo y mucho mas fuerte. Restaurantnan lo recupera y recobra bentanan cu nan a conoce Pre Covid. United we stand diveded we fall!

Parlamentario Shailiny Tromp-Lee (MEP):

Hulanda en berdad kier yuda nos?

Un di e condicionnan mara na e di dos fiansa door di Hulanda tabata cu Aruba mester corta 5 miyon Florin pa luna, cada luna, te cu December di e aña aki. En total 35 MIYON FLORIN!
Esaki memey di un pandemia y mientras cu na Hulanda mes nan punto di salida ta cu no lo corta den salubridad publico.

Un suma cu a bin cay for di cielo y sigur no ta basa riba ningun clase di calculacion obhetivo, investigacion of consulta cu AZV. Pio ainda ta e hecho cu no a ni tuma e decencia pa analisa kico lo ta su consecuencia riba nos cuido medico.

Corta den AZV
Ya cu staatssecretaris Knops ta bezig ta presenta calculacion mustrando su preocupacion pa loke ta trata Aruba, dus ban laga nos sigui su ehempel. E condicion di Hulanda pa loke ta trata AZV ta significa cu mester corta 166.000 florin pa dia den AZV. Esaki sigur lo tin su impacto riba e calidad di cuido na nos pueblo y mas cu claro lo trece gasto adicional pa e cartera di e clase trahado cu ta pasando ya caba den momentonan sumamente dificil.

Pasobra si AZV no ta paga mas pa cierto gastonan di remedi, tratamento, biahe etc. ta ken mester pag'e ? Un ta pueblo mes mester bay sak'e di su saco? Saco cu nos tur sa ya conoce su retonan diario pa por percura pa e cosnan basico di bida.

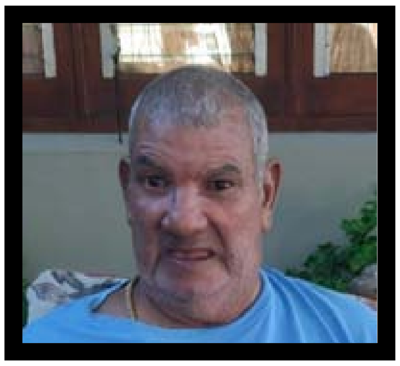
Si mester bin cambionan den AZV mes, awor sigur no ta e momento!
Si preocupacion di staatssecretaris, pa cu e situacion di nos pais y di nos hendenan, tabata genuino, Hulanda lo mester a duna Aruba masha aña caba un renteloze lening (0%) pa nos por a refinancia nos debenan. Na 2018 y 2019 Aruba a pidi pa esaki pero lastimamente Hulanda no a honra nos peticion. Aparentemente na e momento ey no tabata importante of relevante pa sr. Knops cu Aruba mester a paga 220 miyon florin na interes na 2018 y 232 miyon florin na 2019. Un total di 452 miyon florin na interes den 2 aña.

Kisas staatssecretaris Knops a lubida cu 452 miyon florin aki na interes, pa paga debe di Gobierno anterior, a wordo aproba door di e Gobierno di Sr. Knops mes. A caso esaki no a hisa nos debe? Sr. Knops e tempo ey no a pensa cuanto nan por a yuda Aruba cu un prestamo na miho interes? Sr. Knops no a tene cuenta cu Aruba su debe nacional e tempo ey? Sr. Knops no a realisa cuanto e debe tabata pisa riba lomba di pueblo di Aruba? P'esey mes mi ta di acuerdo cu minister Dangui Oduber cu a indica cu a bira ora pa Sr. Knops stop di midi cu 2 midi!



"Señor ta mi wardador, mi'n tin falta di nada
Den cunucu di yerba berde e ta ponemi sosega.
E ta hibami na awa trankil,
Pa mi bolbe haña forsa".
Salmo: 23

Cu enorme tristeza den nos curason nos ta anuncia fayecimento
di nos ruman y omo stima:



Juan Luisito Maduro
Mihor conoci como: 'Lu of Louis'
*23-07-1945 - †16-09-2020

Na nomber di su:
Mayornan: †Antonio Maduro y †Christina Maduro-Bremer
Rumannan: †Felipe Maduro y famia
†Elizabeth Koolman-Maduro y famia
†Rufino Maduro y famia
†Sofia Croes-Maduro y famia
†Anna Maria Maduro y famia
Julio y Imelda Maduro-Roos y famia
Vda Carmen Geel-Maduro y famia na Hulanda
†Magdalena Postma-Maduro y famia
Elvia Maduro y Ovi Henriquez
Frans y Isolda Maduro-Wever y famia na Hulanda
Adolfo y Gladys Maduro-Bernadina y famia
Eddy y Jean Maduro-Gijsberta y famia na Hulanda
Maximo y Yvonne Maduro-Hart
Ronald y Loes Maduro-Wester na Hulanda

Sobrina stima: Keyla Maduro

Sobrino y sobrinanan, primo y primanan, tur su amigonan y conocirnan na Aruba, Hulanda y Canada

Demas famia: Maduro, Koolman, Croes, Arends, Roos, Postma, Ruiz, Henriquez, Wever, Bernadina, Gijsberta, Hart, Wester, Bremer, Hernandez, Hendriks, Dijkhoff, Ridderstap, Kock, Lacle, Bouwman y demas famia na Aruba, Hulanda, Merca y Canada

Disculpanos si den nos tristeza nos por a lubida un of otro persona.

Ta invita pa e acto di entiero cu lo tuma lugar diahuebs 24 di September 2020 di 9'or pa 11'or di mainta na Royal Funeral Home, despues saliendo pa Santana catolico Pastoor Kranwinkel na Paradera.

Pa motibo di situacion actual ta permiti solamente 25 persona den sala manteniendo estrictamente na reglanan di DVG, usando mondkapje y practica distanciamento social.

**"Señor ta mi wardador, mi'n tin falta di nada
Den cunucu di yerba berde e ta ponemi sosega.
E ta hibami na awa trankil,
Pa mi bolbe haña forsa".
Salmo: 23**

Cu profundo tristeza den nos curason, pero conforme cu voluntad di Dios, nos ta anuncia fayecimento di:



**Juancito Gomes
*09-03-1940 - †12-09-2020**

Na nomber di su:
Yiunan:
Maikel Martino Gomes
†Raymond Gregory Gomes
†Johnny Arthur Gomes
Elvia y Felipe Croes
Albertico de Cuba
Mama di su yiunan:
Maria Elisabeth de Cuba
Nieto(a)nan:
Johnnel Gomes
Armando Andre da Silva
Ricardo de Cuba
Sandrich de Cuba
Luis Felipe Croes
Kimberly Croes
Rumannan:
Joseph Carlos Gomes y yiunan
Fabiano Flanegin
Denchi Flanegin
Juanita Flanegin y yiunan
Sebastiana Flanegin y yiunan

Sobrino y sobrinanan, comer y compernan, primo y primanan y demás familiarnan.

Nos ta pidi nos disculpa si den nos tristeza nos por a lubida algún persona.

Door di estricto Covid-Protocol, acto di entiero lo tuma lugar den seno familiar.

"Señor ta mi wardador, mi'n tin falta di nada
Den cunucu di yerba berde e ta ponemi sosega.
E ta hibami na awa trankil,
Pa mi bolbe haña forsa".
Salmo: 23

Nos ta anuncia fayecimento di:



Ketly Brice
*21-12-1950 - †15-09-2020

Na nomber di su:
Yiunan: Damisca Linda
Damisca Myrianne

Nieta(o)nan: Charles Mitchie, Charles Michaella, Charles Emanuella, Rejouis Marline, Rejouis Gelanto

Casa di su yiunan: Jean Elie Charles y mama Hellene Charles
Getro Rejouis

Ruman hombernan: Brice Luca cu su casa y yiunan
Brice Henel cu su casa y yiunan
Brice Donald cu su casa
Damis setame

Ruman muhernan:
Jourdain Brice Elvia cu su casa BeelyJourdain
Brice Guerline
Brice Nicole
Brice Magdala cu su yiunan
Brice Elcie cu su yiunan
Brice Mirielle cu su yiunan na Haiti
Brice Madlaine cu su primo
Vernoirs Emilie cu su primo
Pierre Louis Nicole y su prima
Damis Eltha na Haiti cu yiunan

Sobrinonan: Brice walter casa y yiu, Brice luicinio casa y yiunan (na Haiti), Jourdain Pierre Sully (na Hollanda), Marie carmelle (na Merca), Alex Jean Louis, Brice Mirlaine, Guerier Jemima, Damis Darlene, Batistin Mariba, Damis Vladimir, Brice Selgine, Brice Judine, Brice Brunel,

Famia Harold y Martha de Miranda y yuinan, Mireille,Danielle, Marielle

Comadre y compadre, su amiga y amigonan, su bisiñanan

Ta invita pa e acto di entiero cu lo tuma lugar diaranson 23 di september 2020 di 2'or pa 4'or pm na Iglesia Tabernacle of David, Montaña # 30, despues saliendo pa Santana centraal na Sabana Basora.

Oportunidad pa condolencia: diamars 22 di september 2020 di 6.30'or pa 8'or pm na Iglesia Tabernacle of David, Montaña # 30,

Pa motibo di situacion actual ta permiti solamente 25 persona den sala manteniendo estrictamente na reglanan di DVG, usando mondkapje y practica distanciamento social.

Despues di entiero nos no por ricibi bishita di entiero na cas

Royal Aurora Funeral Home & Crematory



**Hesus a bis'e: "Ami ta e resureccion y e bida;
esun cu kere den Mi lo biba,
maske e muri, y tur esnan cu ta biba y ta kere
den Mi lo no muri nunca."
Huan 11: 25-26
Mi no a muri, sino mi a transforma, transcende y
bolbe bek cerca mi Tata!
Mi esencia ta pa semper…**

**Cu un inmenso bashi y tristesa den nos curason,
pero alabes agradecido na Dios**

pa tur loke nos Tata stima Riri a nifica pa nos;

Na nomber di su yiunan ta anuncia su biahe celestial:

Felix Enrique 'Riri' Dabian

15 juli 1935 – 19 augustus 2020

Su Esposa: †Sofia Esperanza Dabian-Tapias

Yiunan:

- Stanley y Elma Dabian y famia
- Henry Dabian y famia
- Richard Dabian
- Jacqueline y Maurice Van der Linden-Dabian y famia
- †Jeffrey Dabian
- Melvin y Zulema Dabian y famia
- Norrene Dabian y famia
- Ernesto Dabian y famia
- Ruby Hernandez-Dabian y famia
- Neidilia Bomba-Dabian y famia
- Wilver Dabian y famia

Mescos cu Yiunan:
Yaneth Tapias y famia
Elizabeth Franken-Viecco y famia
Judella Dijkhoff-Werleman y famia
Su prome esposa:
†Veneranda 'Jani' Koolman-Navas
Su Rumannan:
Mercedes 'Chichi' Croeze-Dabian y famia
Norma Lampe-Dabian y famia
Candido 'Hai' Dabian y famia
†Celestino 'Miro' Dabian y famia
†Venancio 'Freddy' Dabian y famia
Veronica 'Rhona' Geerman-Dabian
Enocencio 'Romy' Dabian
Mariska Verschoor-Dabian y famia
†Aleo 'Reeve' Dabian y famia
Giovanni 'Roque' Dabian y famia
Swa y Cuñanan:
† Adriaan 'Djan' Croeze
Hermano Lampe
†Catharina 'Arina' Tromp
Odette Dabian-Wever
Mildred 'Michi' Dabian-Vingal
†Felix 'Milo' Geerman
Gerard Verschoor
Mirna Dabian-Panneflek
Annette Dabian-Boekhoudt
†Candelario Navas y famia
†Hipolito Navas y famia
†Esteban Navas y famia
†Querino Navas y famia
Mirto Navas y famia
†Benito Navas y famia
Bienvenido Navas y famia
Oneida Rasmijn-Tapias y famia
Nubia Tapias y famia
Lila Brandt-Tapias y famia
Fran Tapias y famia
Luis Tapias y famia
Mario Tapias y famia
Alex Tapias y famia
Jacqueline Henriquez-Gomez y famia

Ayudante na cas:
Carmen Sanchez
Dokter y amigo di cas:
Dr. Mungra Michel Parkas
Dokter di cas:
dr. Aruna Singh
Su Amigonan:
-Bubu Peña y famia
-Padu Kock y famia
-Robert Thiel y famia
-Famia Dorotaal

Tur nieto y nietanan, bisnieto y bisnietanan, subrino y subrinanan, primo y primanan, ihanan, bisiñanan, Ex-coleganan di Lands Laboratorium, frater, soror y amigonan di Orden Rosacruz di A.M.O.R.C., su bon amigonan di Rud-Sen, tur su amistadnan cu a stim'e:

Demas famia:
Dabian, Rosel, Tapias, Ras, Geerman, Van der Linden, Erasmus, Makaya, Croeze, Lampe, Tromp, Wever, Vingal, Geerman, Panneflek, Boekhoudt, Navas, Verschoor, Dankerlui, Curiel, Rasmijn, Maduro, Damian, Vrolijk, Hermus, Quandus, Brandt, Henriquez, Aburto, Viecco, Hernandez, Bomba, Dijkhoff, Gomez, Franken, y Koolman.

Ta invita:
Tur famia, amigo-, amiganan y demas conocinan pa asisti
na acto di despedida cu lo tuma luga

**Diasabra 26 di September 2020
pa 8:30 am pa 11:30 am**

Despedida lo ta estilo drive thru na adres Jan Flemming # 2-A banda di RudSen.
Ta participa na famia, amigo y conocinan y tur esnan cu ta desea bini, despedi, rindi respet na famia Dabian pa drenta na Dowco Santa Cruz na Macuarima sigui e caminda patras, Macuarima yega na e cruzada T y dobla na man drechi, sigui stret pasa dilanti Jan Flemming 13, sigui stret yega na e cruzada di T dobla na man drechi bini abou pasa dilanti di Jan Flemming 6 y oficina di dokter Aruna Singh sigui bini abou, sigui stret riba e caminda, dobla e curva sigui e caminda, e subida chikito dilanti J.F. # 2-C pa yega na e cas Jan Flemming 2-A, duna respet na e despedida pa despues sali dilanti RudSen pa subi riba caminda grandi.. Tambe tene cuenta cu chauffeurnan lo ser guia y obedece e Securitynan cu ta guia pa tur cos bay na ordo y sin peliger..

Nos ta ofrece nos disculpa, si den nos tristesa, nos por a lubida un of mas famia. Despues di acto di despedida no ta ricibi bishita di condolencia na cas.

Royal Aurora Funeral Home & Crematory

**"Señor ta mi wardador, mi'n tin falta di nada
Den cunucu di yerba berde e ta ponemi sosega.
E ta hibami na awa trankil,
Pa mi bolbe haña forsa".
Salmo: 23**

Cu enorme tristeza pero agradecido pa tur locual ela nifica

pa nos, nos ta participa fayecimento cristianamente di:



Sra. Vda. Erna Seferiana Thode' Ras

"Chichi" o "Mama"
*08-11-1941 - +15-09-2020

Na nomber di su
Esposo: +Juan Andres Ras
Jiunan: Andres y Yoly Perozo Zea y jiu
Charisma Ras y jiu
Rendy y Jesseline Vrolijk y jiunan.
Niet(a)onan stima: Jeren , Jerrick , Arjen, Giovin y Jerreline.

Mayornan:+ Alcida Wester
+ Ricardo Thode'

Rumannan:
+ Johana Gregoria Maduro Thode' y yuinan
Nadi Thode' y yuinan
Milo y Rina Thode' na Hulanda
Wim Thode' y yuinan y Vilma Kelly
Robby y Dora Thode' y yuinan
Carlos y Sita Thode' y yuinan
Meri y Leo Solognier y yuinan
Maiki Thode'
Jeta y Roy Hart y yuinan na Hulanda
Hori y Mirna Thode' y yuinan
Lourdes Thode' y yuinan y Juchi van Doorenspeek
+ Prociano Thode'
Mayra y Leo van der Biezen y yiunan
+ Jaqueline Thode'

Swa y Cunanan stima:
Aura Ras y jiunan
Jopie y Dirtza Ras-Dominquez y jiunan
Norma Ras y Guillermo Garcia y jiunan
Milo y Sobea Ras-Croes y jiunan
Winnie y Osmar Lake- Ras y jiunan
Sirma Ras y Machteld van Efferen
Humphrey y Julie Ras- Croes y jiunan
Fedi Ras

Famia: Ras, Thode', Vrolijk, Perozo Zea, Wester, Angela, Coffie, Phelipa, Willems, Gomez, Dominquez, Curiel, Croes, Howell, Paesch, Bislick, Smith, Alexander, Schuilenburg, Maduro, Bufalini, Hoek, Feliciana, Lake, Croes, van Efferen, Boekhoudt, Haseth, Thielman, Maduro, Rasmijn, de Cuba, Solognier ,Hart, v/d Biezen, Flemming tur su sobrino y sobrinanan, ihanan, primo y primanan, comer y compernan, Bisinanan I demas familianan na Curacao, Bonaire, Hulanda y Merca.

Su ex coleganan: Wonco

Ta invita amigo y conocirnan na acto di entiero cu lo tuma lugar diaranzon 23 di September 2020 na Royal Funeral Home di 2 or pa 4 or di atardi y despues pa santana Sta. Maria na Sta. Cruz.

Tur protocol di COVID 19 lo ta estrictamente na vigor, porfabor bin cu facemask.

Ta duel nos cu nos no por ricibi bishita di condolencia na cas ni prome ni despues di entiero, y nos ta pidi disculpa si den nos tristesa nos por a lubida un ser stima di nos Mama.

Royal Aurora Funeral Home & Crematory

The death is announced of



Ann Theresa Belfon

aka Lucy of Prospect st Patrick who resided in Aruba
Passed away on Friday 4th September 2020 in Aruba at the age of 82.

She is survived by her:
Four children: Leslian and Ian in the USA and Lisa and Michelle in Grenada
Seven grandchildren: Wade, Keisha, Keishel, Heaven and Angel in the USA and Raquel and Raquesha in Grenada
Two great grandchildren: Malachi in USA and Gabrielle in Grenada
Two sisters: Ann Frame in Grenada and Venice Hills in Trinidad
One brother: Wilbert Mc Lean in Grenada.
Many nieces and nephews in Grenada, Uk and Trinidad including Chrisilda Jones, Sherlan Baptiste and
Ann john in Aruba.
Many relatives and friends in Aruba, Grenada and Trinidad Including very close and dear friend Iris
Manuela in Aruba, the Arends family, former colleagues of Tabacal and Transimex Freezone and members of Oranjestad Seventh Day Adventist church.
Staff and residents of the San Pedro di Verona, Azalea Session

Cremation service will take place on Tuesday September 22nd, 2020 from 2 to 4 pm at Aurora Funeral Home. Cremation will take place in family circle.

Clasificado
ECONOMICO

SERVICIO PUBLICO
Señora ta ofrece haci cas limpi.
por yama Liliana
Tel: 563 1180

SERVICIO PUBLICO
ta yuda busca cas
pa cumpra of huur
Tel. 563 1449

TA HUUR
Bachi pa tur ocasion
Tel. 749 2533

SERVICIO PUBLICO
ta haci tur tipo di trabou
di costurera
Tel. 593 2085

TA BENDE
Caha di Orgel.
Tin 3 cylinder NOBO.
Pa mas informacion yama
Tel. 593 0203

SERVICIO PUBLICO
Sra. responsabel ta busca
trabou di haci cas limpi,
cuida mucha, hende grandi
Tel. 641 6785

TA BUSCA
pa cuida mucha of anciano y
haci limpi of trabou di cas
Tel. 569 3253

Sushi den cura?
Ta piki sushi cu pick-up
grandi pa Afl 75,= pa buelta.
Yama nos na
561 4297 of 561 5179
Hasi Aruba Limpi.

TA BENDE
un cas: 3 camber / 2 baño
na Primavera, Awg.395.000
Tel.592 9966

SERVICIO PUBLICO
Mi ta ofrece servicio di
electricidad en general,
problema cu corto circuito
y mantencion
Tel. 566 5026

SERVICIO
Unified One Events
Photos , films, wedding
Tel. 749 2533

Ta Huur/Rent
Appartement muebla inclui
Awa Gas Cable Coriente (Airco
apart) 850,- p/l borg 200,-
highway SantaCruz Piedraplat
Cell 741 8637

FOR SALE
sructura pa traha cas di trailer
mas grandi cu 40 pia. Fls.5 mil
Tel. 569 4343

TA BENDE
5 mata di coco
diferente tamaño
Pa info. tuma contacto
Tel.592 7137

SERVICIO PUBLICO
Buscando auto pa huur y na
bon prijs? yama nos
Tel. 593 9953/ 593 8453

SERVICIO PUBLICO
ta drecha tur sorto
di Imagen y verf
Tel. 584 2489

SERVICIO PUBLICO
Bo a cumpra algo of bo tin sushi
den cura y bo no tin pickup!
Servicio pa 50,-
Call 592 5766

SERVICIO PUBLICO
Pa haci trabow di verf y chapi,
tur mantencion di pafor di cas
Yama y puntra pa Benito na
Tel.593 0040

SERVICIO PUBLICO
Ta haci tur trabou di
construccion y carpinteria y tur
cos cu ta furamento di stul
Tel : 746 0518

AUTO Y HERO BIEU
Nos ta piki auto, airco y bateria
bieu pornada. Frigidaire, stoof,
wasmachin, tv ta 10,=.
Yama 561 4597 / 561 5179
Arubiano Balente

TA BENDE
Un Cas Moderno: 3 Camber
2 banjo na Boroncana.
Awg. 475.000.00.
Tel: 565 0831

TA HUUR
un Apartment di 1 kamber,
meubla Awg.1.200 inclui Cable,
Internet, Gas. Exclui coriente/
awa. Entrada priva cu parking
na Wayaca Residence
Yama Ashna
Tel. 592 9966

SERVICIO PUBLICO
Nos ta corta mata, lanta sushi,
chapi cura y haci cura limpi
na bon prijs
Tel. 569 1379

TA BENDE
Mi CD tey kumpra lo kumpre!!!
Diez florin na Dragon CD
& Electronics San Nicolas y
Gatomatou de Ghetto
Album Rated

SERVICIO PUBLICO
Para todo lo que se refiere a
tapicería de muebles, autos,
botes. Reparamos bambú,
cabana. Todo lo relacionado
con carpintería
Tel. 569 7539 / 746 0518

SERVICIO PUBLICO
Masaje relajante, sports ma-
sajes, aroma terapia, piedras
calientes, reflexologia, faciales
Sabana Basora # 157 P.Ch.
Tel. 561 8520

TA HUUR
Appt full muebla
Awg.625 p. luna
Tel: 564 2251 / 582 7789

TA BENDE
BBQ Grill tipo cilinder
"criyoyo" duradero
Prijs Afl.250
Tel. 569 7787

SERVICIO PUBLICO
Construction
remodelacion di cas, traha cas,
apartment, traha y drecha dak,
electricidad, verf pega mosaico,
traha cura, plomeria. Bon prijs
Tel. 593 3141

TA BUSCA
un pida tereno pa cumpra pa
bou di brug
Tel.744 9184

SERVICIO PUBLICO
Gran Feria di Fruta y Verdura
na Rococo Plaza diahuebs,
diabierna y diasabra 3 or te cu
8 or anochi . Tur siman

SERVIO PUBLICO
Ta ofrece pa verf y chapi cura
bon prijs. Nos ta hiba e sushi.
Yama pa mas informacion na
563 4828 / 5679610

SERVICIO PUBLICO
Mi ta ofrece servicio di electri-
cista en general corto circuito y
mantencion
Tel.566 5026

SERVICIO PUBLICO
Albañil, ceramica, porcelanato,
plomeria, pintura, cielo razo,
puertas de madera, puntos
electricos, soldadura, Bloques,
Frizos, pisos. Yama ya
Tel. 740 1242 / 740 4003

SERVICIO PUBLICO
Nos ta chapi, corta y planta
mata, brinda tur servicio cu bo
cura mester. Tira sushi afo, tur
esaki na un super bon prijs
Tel. 738 1908

SERVICIO PUBLICO
Señora busca trabou
pa hai cas of apartamento
limpi
Tel.641 6785 - 566 3736

SERVICIO PUBLICO
recojemos todo tipo de basura
(nevera, estufa, etc)
Tel. 564 1979

TA HUUR
per 11 july, 1 camber app.
muebla cu electr, cable, awa
Fls.400 pa 1 persona serio
Tel.741 8637

TA BENDE
muebles, mata,
hopi articulo di cas
Tel.741 8637

SERVICIO PUBLICO
Pa tur trabou di tapiceria di
mueble, auto, yate y barco.
Nos ta haci trabou di cabana y
bambu y nos ta verf
Tel : 569 7539 /737 3993



Cas Di Cultura
Vondellaan 2 Aruba
297-582-1010

F A D A
Campanastraat 5 Aruba
297-583-2999
297-583-9610

F A V I
Primavera 233 Aruba
297-582-5051
297-582-5222

F E P O
Engelandstraat 15 Aruba
297-583-1016
297-583-6607

Fundacion Hende Muhe den Dificultad
Tel: 583-5400

Fundacion Autismo Aruba
Irenestraat 21 Aruba
297-588-1179

Fundacion Pa Nos Muchanan
Cumana 2 Aruba
297-583-4247

Fundacion Tel Pa Hubentud
Wilhelminastraat 19 Aruba
297-588-6138

Koningin Wilhelmina Fonds
Spinozastraat 9 Aruba
297-582-0412

Mary Joan Foundation
Sabana Blanco 8 Aruba
297-588-9999

Rode Kruis Aruba
Pedro Gallegostraat 14
Tel.297-582-2219
Fax 588-3376

Famia Planea (SBVO)
Avenida Milio J Croes 17 B Aruba
297-588-9591
www.famiaplanea.org
famiaplanea@hotmail.com

Stichting Fundacion Guia Mi
George Madurostraat 34
297-582-0088

Y M C A
Calbasstraat 1 Aruba
297-582-3072

AL-ANON group
Sabana Liber #8, Noord (close to the hotels)
Tel: 736-2952 or 593-7081

Dokter na warda



Oranjestad
Hospital
7:00 pm / 10:00 pm

San Nicolas
Imsan
24 ora

Botica na warda

Oranjestad:
Eagle
Tel. 587 9011

San Nicolas:
Centro Medico
Tel. 584 5794

Servicio di Taxi

Aruba Transfer Tour & Taxi C.A.
Pos Abao #41
P.O. Box 723 Aruba
Tel: 582 2116 /582 2010
Fax: 583 6988

Taxi Adres Services (24h)
L.G. Smith Blvd. #234
Oranjestad Aruba
Tel. 587 5900
Fax: 587 1928
E-mail: tas@setarnet.aw



A1 Taxi Services Aruba
Moko 56 T
Tel: 587-8850
Tel: 280-2828
Whatsapp: 592-7024
E-mail: a1taxiservices.aruba@hotmail.com

Pronostico di Tempo:

Parcialmente nubla y generalmente seco den marduga y mañan: parcialmente nubla cu un awasero local

Temperatura maximo 35 grado Celsius
Temperatura minimo 29 grado Celsius

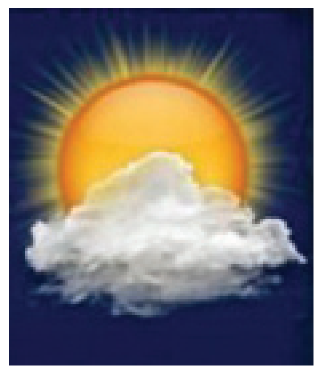
Bahada di solo : 6:37 pm
Subida di solo : 6:29 am.

Biento:
Modera for di direccion noordoost te oost;
Forsa 3 te 4 (12 te 30 km/ora, 7 te 16 nudo).
Den dia posiblemente basta fuerte den rafaga;
Forsa 5 (31 te 39 km/ora, 17 te 21 nudo)

Situacion general di tempo pa proximo 24 ora:
Durante proximo 24 ora humedad induci pa un storing den nivelnan mas abou por pone un awasero local desaroya cu chens tambe pa lamper cu strena.

Den dia esaki por sosode principalmente den e oranan rond di merdia y lo ta hopi local.

Condicionnan maritimo/ estado di lama:
Un estado di modera na zuid te localmente bastante bruto te bruto na partinan oost te noordwest ta wordo spera den proximo 24 ora.



Olanan lo ta for di noordoost entre 3 pa 7 pia cu e olanan di mas halto na e partinan oost te noordwest unda olanan por pik te 8 pia den labaderanan for di noord- Noordoost.

EMERGENCIA
911

POLIS	
Oranjestad	100
San Nicolas	104
Santa Cruz	105
Noord	107
Tip Line	11141
Brandweer	115
Ambulance	911
Hospital	527-4000
Imsan	524-8833
Warda Costa	913
Seguridad Nacional	11911
Cruz Cora	582-2219

BOTICA	
Aloe	584-4606
4 Centro Medico	584-5794
Central	585-1965
Dakota	588-7364
Del Pueblo	582-1253
Eagle	587-9011
Kibrahacha	583-4908
Maria	585-8145
Di Servicio Noord	586-4606
Oduber	582-1780
Paradera	588-6638
San Lucas	584-5119
San Nicolas	584-5712
Santa Anna	586-8181
Santa Cruz	585-8028
Sero Preto	584-4833
Trupial	583-8560

UTILIDAD	
Setar	117
Web	525-4600
Elmar	523-7147

FUNERARIA	
Aurora	588-6699
Royal Funeral H.	586-4444
Ad Patres	584-2299
Olive Tree	584-8888

Centrale Bank van Aruba
Daily Exchange Rates - 09/21/2020

CENTRALE BANK VAN ARUBA

Currency[1]	Buying from Public[2]	Buying from Public[3]	Selling to Public
ANG	98.00	100.00	100.20
ANG1[4]	-	-	100.00
USD	1.77	1.78	1.80
CAD	1.32	1.34	1.36
CHF	194.89	195.61	196.41
GBP	2.22	2.27	2.33
JPY	169.49	171.04	172.76
EUR	208.07	209.97	212.08
DKK	27.24	27.96	28.76
NOK	18.26	18.98	19.78
SEK	19.15	19.87	20.67

For amounts up to Afl. 100,000

Minister Xiomara Maduro ta informa:

Awo por aplica online pa permiso di negoshi

Un paso importante pa elimina red tape

Diabierna Minister Maduro tabata na Departamento Economico pa presencia e lansamento oficial di e 'e-forms' cu ta haci e proceso di peticion di permiso pa negoshi uno full digital. Haciendo uso di innovacion den tecnologia Departamento Economico ta dal un paso grandi den elimina red tape pa asina por sigura cu e proceso pa lanta un negoshi na Aruba por bay na un forma mas acelera.

Via www.deaci.aw por yena e 'e-form' y keda cla

Awor comercio no ta limita mas pa warda pa un cita na Departamento Economico pa asina inicia e proceso pa peticion pa permiso di negoshi. Tur peticion por wordo haci online via www.deaci.aw. Sigui e instruccionnan riba e website, scoge e tipo di permiso, scan e documentacion necesario, scoge e proposito di e negoshi (si ta aplicabel), yena 'e-form' y keda cla.

E-forms ta yuda elimina red tape

Cu e proyecto aki di peticion di permiso den forma digitalisa haciendo uso di 'e-forms,' Departamento Economico ta dal un stap grandi pa yuda elimina e tardansa cu red tape ta trece cun'e. E personal di Departamento Economico a ricibi un training tambe riba e proceso digital di e peticionnan pa asina por sigura cu e permisonan por sali mas lihe y comercio por keda cla mas lihe pa cuminsa of sigui cu nan negoshi.

Un proyecto na bienestar di comercio na Aruba

Minister Xiomara Maduro ta gradici Departamento Economico y ITP Caribbean cu a yuda haci e proyecto aki posibel. Un palabra di gradicimento ta bay tambe na Futura cu a yuda financia e proyecto importante aki cu ta un di e aceleradornan menciona den e 'Master plan Reposicionando e rumbo di nos Pais' pa facilita comercio na nos Pais. Masha danki pa e bon cooperacion na bienestar di comercio di Aruba.





SAGICOR LIFE ARUBA N.V.

Sagicor
ARUBA N.V.

ABBREVIATED FINANCIAL STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2019

ABBREVIATED STATEMENT OF FINANCIAL POSITION
As at December 31, 2019

Amounts expressed in AFL '000	December 31, 2019	December 31, 2018
ASSETS		
Furniture and equipment	288	301
Financial investments	35,314	37,251
Reinsurance assets	13	11
Miscellaneous assets and receivables	950	1,312
Cash resources	11,840	9,185
Total assets	**48,405**	**48,060**
LIABILITIES		
Policy liabilities	36,596	32,593
Provisions	1,661	1,433
Income tax liabilities	305	299
Accounts payable and other liabilities	2,428	2,654
Due to parent company	1,212	4,595
Total liabilities	**42,202**	**41,574**
EQUITY		
Share capital	319	303
Contributed surplus	481	481
Reserves	324	(90)
Retained earnings	5,079	5,792
Total shareholder's equity	**6,203**	**6,486**
Total equity and liabilities	**48,405**	**48,060**

ABBREVIATED STATEMENT OF COMPREHENSIVE INCOME
For the year ended December 31, 2019

Amounts expressed in AFL '000	2019	2018
REVENUE		
Premium revenue	12,874	12,559
Reinsurance premium expense	(1,033)	(1,040)
Net premium revenue	11,841	11,519
Net investment income	2,022	3,013
Credit impairment gains/(losses)	77	(880)
Fees and other revenue	56	107
Total revenue	**13,996**	**13,759**
EXPENSES		
Insurance expenses	9,147	8,082
Other expenses	5,290	6,033
Total expenses	**14,437**	**14,115**
LOSS FROM ORDINARY ACTIVITIES	**(441)**	**(356)**
Income taxes	(326)	(630)
LOSS FOR THE YEAR	**(767)**	**(986)**
OTHER COMPREHENSIVE (LOSS)/INCOME		
Net Income/(Losses) on investments in debt instruments measured at FVOCI	414	(292)
Net Income on defined benefit plans	54	23
Other comprehensive income/(loss) for the year, net of tax	**468**	**(269)**
TOTAL COMPREHENSIVE LOSS, FOR THE FINANCIAL YEAR ATTRIBUTABLE TO SHAREHOLDER	**(299)**	**(1,255)**

Independent auditor's report

To the Management Board, the Supervisory Board
and the Shareholder of
Sagicor Life Aruba N.V.
Aruba

Our ref: 134159/ A - 31729

Our Opinion

The abbreviated financial statements, which comprise the abbreviated statement of financial position as at December 31, 2019, the abbreviated statement of comprehensive income for the year ended December 31, 2019 and notes to the abbreviated financial statements, are derived from the audited financial statements of Sagicor Life Aruba N.V. ('the Company') for the year ended December 31, 2019.

In our opinion, the accompanying abbreviated financial statements are consistent, in all material respects, with the audited financial statements of the Company, as described in note 2.1 "Basis of Preparation".

The Abbreviated Financial Statements

The abbreviated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the abbreviated financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon. The audited financial statements, and the abbreviated financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated September 21, 2020. That report also includes:

- An emphasis of matter paragraph that draws attention to Note 37 of the audited financial statements. Note 37 of the audited financial statements includes the Management Board's assessment of the Coronavirus (Covid-19) on the future results, cash flows and financial position of the Company. These matters are addressed in Note 4 "Subsequent events" of the notes to the abbreviated financial statements.

The Management Board's Responsibility for the Abbreviated Financial Statements

The Management Board is responsible for the preparation of the abbreviated financial statements in accordance with the basis as described in note 2.1 "Basis of Preparation".

Auditor's Responsibility

Our responsibility is to express an opinion on whether the abbreviated financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing 810, Engagements to Report on Summary Financial Statements.

Aruba, September 21, 2020
Grant Thornton Aruba

Original signed by Edsel N. Lopez

NOTES TO THE ABBREVIATED FINANCIAL STATEMENTS

1. INCORPORATION AND PRINCIPAL ACTIVITIES

Sagicor Life Aruba N.V. was incorporated in Aruba on 19th December 2007. The incorporation was in keeping with revised registration requirements from the Central Bank of Aruba for all insurance companies operating in that jurisdiction. Prior to incorporation the entity operated as a Branch office. Sagicor Life Aruba N.V. assumed the rights, title and interest in and to the insurance business of the Aruba Branch of Sagicor Capital Life Insurance Company Limited, a transaction which was approved by the Central Bank of Aruba and by virtue of this the obligations of the insurance business of the Branch. As a consequence, all assets of the Branch were transferred to the newly established entity on January 1, 2008 (the effective date of transfer). Further, all rights and liabilities of the Aruba branch were transferred to the company.

Sagicor Life Aruba N.V. (the Company) is a wholly owned subsidiary of Sagicor Life Inc. Effective December 31, 2014 Sagicor Life Inc was amalgamated with the Company's former parent company Sagicor Capital Life Insurance Company Limited.

Sagicor Life Inc is the name adopted by The Barbados Mutual Life Assurance Society following its conversion from a mutual company to a company with share capital on December 6, 2002 under the Companies Act of Barbados. The Barbados Mutual Life Assurance Society (The Society) was organized as a mutual insurance company established in 1840 and incorporated by a special Act of Parliament of Barbados in 1851.

On November 28, 2002, eligible policyholders of The Society passed a resolution for the demutualization of The Society in accordance with provisions contained in a Policyholder Information Circular and the Insurance (Mutual Company) (Conversion) Regulations 2002 made under the Insurance Act Cap 310A of the laws of Barbados. The demutualization proposal provided for the creation of a holding company under the Companies Act which would issue shares to the eligible policyholders of the converted company while in turn holding all of the voting shares of the converted company. The mechanism of reincorporation, while converting the company from a mutual company to a company with share capital, preserved the corporate existence and legacy of The Society. Upon demutualization, eligible policyholders exchanged their ownership rights and interest in the surplus of The Society for shares in the holding company, Sagicor Financial Corporation Limited. In addition, the demutualization proposal provided for the establishment of a participating account in respect of in force participating policies of The Society, to manage and protect the future bonus and dividend levels on pre-demutualization participating polices.

On November 27, 2018, the Parent Company entered into a definitive arrangement agreement as amended on January 28, 2019 with Alignvest Acquisition II Corporation ("Alignvest"), a special purpose acquisition company ("SPAC"), pursuant to which on December 5, 2019, Alignvest acquired all of the issued and outstanding shares of the Parent Company by way of an Ontario court approved plan of arrangement and a Bermuda court approved scheme of arrangement (the "Arrangement"). On closing, Alignvest changed its name to Sagicor Financial Company Ltd. ("SFC" / "Sagicor") whose operations continue as SFC and owns 100% of the shares in the capital of the Parent Company. Alignvest is now the ultimate parent of the Company.

The Company administers and markets individual life insurance, annuities, group pensions, group life, group creditor life and group health insurance products in Aruba.

For ease of reference, when the term "insurer" is used in the following notes, it refers either to the Company and/or its parent that engage in insurance business.

2. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements are set out below. These policies have been consistently applied to the years presented, unless otherwise stated.

2.1 Basis of preparation

(a) Basis of preparation

The abbreviated financial statements of the Company have been prepared in accordance with the "Directives on the Publication of the Audited Annual Financial Statements" prescribed by the Central Bank of Aruba. These abbreviated financial statements are derived from the audited financial statements of the Company, which have been prepared in accordance with International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board ("IASB") applicable as at December 31, 2019.

The abbreviated financial statements comprise the Abbreviated Statement of Financial Position, Abbreviated Statement of Comprehensive Income and accounting and valuation principles. The abbreviated financial statements do not contain all the disclosures required by International Financial Reporting Standards. The abbreviated financial statements have been prepared under the assumption that the Company operates on a going concern basis.

The Company has adopted accounting policies for the computation of actuarial liabilities of life insurance and annuity contracts using approaches consistent with Canadian accepted actuarial standards. As no specific guidance is provided by IFRS for computing actuarial liabilities, management has judged that Canadian standards of practice should continue to be applied. The adoption of IFRS 4 – Insurance Contracts, permits the Company to continue with this accounting policy, with the modification required by IFRS 4 that rights under reinsurance contracts are measured separately.

The Company financial statements are prepared under the historical cost convention except as modified by the revaluation of investment property, owner-occupied property, financial assets at fair market value through other comprehensive income ("FVOCI"), financial assets and liabilities held at fair value through profit or loss ("FVTPL"), actuarial liabilities and associated reinsurance assets.

The preparation of financial statements in conformity with IFRS requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the Company's accounting policies. The areas involving a higher degree of judgement or complexity, or areas when assumptions and estimates are significant to the financial statements, are disclosed in Note 3.

2.2 Foreign currency translation

(a) Functional and presentational currency

Items included in the financial statements are measured using the currency of the primary economic environment in which the Company operates (the functional currency). The financial statements are presented in thousands of Aruba florins, which is the Company's presentation currency.

(b) Transactions and balances

Foreign currency transactions are translated into the functional currency at the exchange rates prevailing at the dates of the transactions. Foreign exchange gains and losses, which result from the settlement of foreign currency transactions and from the re-translation of monetary assets and liabilities denominated in foreign currencies, are recognised in the income statement. Non-monetary assets and liabilities are maintained at the transaction rates of exchange.

The foregoing exchange gains and losses which are recognised in the income statement are included in other revenue.

Exchange differences on the re-translation of the fair value of non-monetary items such as equities held at fair value through income are reported as part of the fair value gain or loss. Exchange differences on the re-translation of the fair value of non-monetary items such as equities held as FVOCI are reported as part of the fair value gain or loss in other comprehensive income.

2.3 Furniture and equipment

Furniture and equipment are recorded initially at cost. Subsequent expenditure is capitalised when it will result in future economic benefits to the Company.

Depreciation is calculated on the straight-line method to write down the cost or fair value of furniture and equipment to residual value over the estimated useful life. Estimated useful lives are reviewed annually and are as follows:

Asset	Estimated useful life
Furnishings	10 years
Computer and office equipment	3 to 10 years

An impairment loss is recognised for the amount by which an asset's carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset's fair value less costs to sell and its value in use.

Gains or losses recognised in income on the disposal of furniture and equipment are determined by comparing the net sale proceeds to the carrying value.

2.4 Financial assets

(a) Classification of financial assets

Debt instruments are measured at fair value through profit or loss ("FVTPL"), fair value through other comprehensive income ("FVOCI") or amortized cost based on the nature of the cash flows of these assets and the Company's business model. These categories replace the existing IAS 39 classifications of fair value through income, available for sale, loans and receivables and held-to-maturity. Equity instruments are measured at FVTPL, unless they are not held for trading purposes, in which case an irrevocable election can be made on initial recognition to measure them at FVOCI with no subsequent reclassification to profit or loss.

Financial assets are measured on initial recognition at fair value and are classified as and subsequently measured either at amortised cost, at FVOCI or at FVTPL. Financial assets and liabilities are recognised when the Company becomes a party to the contractual provision of the instrument. Regular way purchases and sales of financial assets are recognised on trade-date, the date on which the Company commits to purchase or sell the asset.

(b) Classification of debt instruments

Classification and subsequent measurement of debt instruments depend on:
- the Company's business model for managing the asset; and
- the cash flow characteristics of the asset.

Based on these factors, the Company classifies its debt instruments into one of the following three measurement categories.

Measured at amortised cost
Debt instruments that are held to collect the contractual cash flows and that contain contractual terms that give rise on specified dates to cash flows that are solely payments of principal and interest, such as most loans and advances to banks and customers and some debt securities, are measured at amortised cost. In addition, most financial liabilities are measured at amortised cost. The carrying value of these financial assets at initial recognition includes any directly attributable transactions costs.

Measured at fair value through other comprehensive income (FVOCI)
Debt instruments held for a business model that is achieved by both collecting contractual cash flows and selling and that contain contractual terms that give rise on specified dates to cash flows that are solely payments of principal and interest are measured at FVOCI. These comprise primarily debt securities.

Measured at fair value through profit and loss (FVTPL)
Debt instruments are classified in this category if they meet one or more of the criteria set out below and are so designated irrevocably at inception:

- the use of the designation removes or significantly reduces an accounting mismatch;
- when the performance of group of financial assets is evaluated on a fair value basis, in accordance with a documented risk management or investment strategy;
- when the debt instruments are held for trading and are acquired principally for the purpose of in the short-term or if they form part of a portfolio of financial assets in which there is evidence of short-term profit taking.

Business model assessment
Business models are determined at the level which best reflects how the Company manages portfolios of assets to achieve business objectives. Judgement is used in determining business models, which is supported by relevant, objective evidence including:

- The nature of liabilities, if any, funding a portfolio of assets;
- The nature of the market of the assets in the country of origination of a portfolio of assets;
- How the Company intends to generate profits from holding a portfolio of assets;
- The historical and future expectations of asset sales within a portfolio.

Solely payments of principal and interest ("SPPI")
Where the business model is hold assets to collect contractual cash flows or to collect contractual cash flows and sell, the Company assesses whether the financial instruments' cash flows represent solely payments of principal and interest. In making this assessment, the Company considers whether the contractual cash flows are consistent with a basic lending arrangement. Where the contractual terms introduce exposure to risk or volatility that are inconsistent with a basic lending arrangement, the related financial assets are classified and measured at FVTPL.

(c) Unit linked funds fair value model

The Company's liabilities include unit linked funds which are components of insurance contracts issued or unit linked investment contracts issued with terms that the full investment return earned on the backing assets accrue to the contract-holders. As these liabilities are accounted for at FVTPL, the financial investments backing these liabilities are consequently classified as and measured at FVTPL.

(d) Impairment of financial assets measured at amortized cost and FVOCI

At initial recognition, allowance (or provision in the case of some loan commitments and financial guarantees) is required for ECL resulting from default events that are possible within the next 12 months (or less, where the remaining life is less than 12 months) ('12-month ECL').

In the event of a significant increase in credit risk (SICR), an allowance (or provision) is required for ECL resulting from all possible default events over the expected life of the financial instrument ('lifetime ECL'). Financial assets where 12-month ECL are recognised are defined as 'stage 1'; financial assets which are considered to have experienced a significant increase in credit risk are in 'stage 2'; and financial assets for which there is objective evidence of impairment are defined as being in default or otherwise credit-impaired are in 'stage 3'. Purchased or originated credit-impaired financial assets ("POCI") are treated differently as set out below.

To determine whether the life-time credit risk has increased significantly since initial recognition, the Company considers reasonable and supportable information that is available including information from the past and forward-looking information. Factors such as whether payments of principal and interest are in default, an adverse change in credit rating of the borrower and adverse changes in the borrower's industry and economic environment are considered in determining whether there has been a significant increase in the credit risk of the borrower.

(e) Purchased or originated credit-impaired assets (POCI)

Financial assets that are purchased or originated at a deep discount that reflects the incurred credit losses are defined as POCI. These financial assets are credit-impaired on initial recognition. The Company calculates the credit adjusted effective interest rate, which is calculated based on the fair value origination of the financial assets instead of its gross carrying amount and incorporates the impact of expected credit losses in estimated future cash flows. The ECL is always measured on a life time basis.

At each reporting date, The Company recognise in profit or loss the amount of the change in lifetime expected credit losses as an impairment gain or loss. The Company will recognise favourable changes in lifetime expected credit losses as an impairment gain, the gain occurs when the lifetime expected credit losses are lies than the amount of expected credit losses that were included in the estimated cash flows on initial recognition.

(f) Definition of default

The Company determines that a financial instrument is credit-impaired and in stage 3 by considering relevant objective evidence, primarily whether:

- contractual payments of either principal or interest are past due for 90 days or more;
- there are other indications that the borrower is unlikely to pay such as that a concession has been granted to the borrower for economic or legal reasons relating to the borrower's financial condition; and
- the financial asset is otherwise considered to be in default.

If such unlikeliness to pay is not identified at an earlier stage, it is deemed to occur when an exposure is 90 days past due.

(g) Write-off

Financial assets (and the related impairment allowances) are normally written off, either partially or in full, when there is no realistic prospect of recovery. Where loans are secured, this is generally after receipt of any proceeds from the realisation of security. In circumstances where the net realisable value of any collateral has been determined and there is no reasonable expectation of further recovery, write-off may be earlier.

(h) The general approach to recognising and measuring ECL

The measurement of ECL reflects:

- An unbiased and probability-weighted amount that is determined by evaluating a range of possible outcomes;
- The time value of money;
- Reasonable and supportable information that is available without undue cost or effort at the reporting date about past events, current conditions and forecasts of future economic conditions.

Measurement
Expected credit losses are calculated by multiplying three main components, being the probability of default ("PD"), loss given default ("LGD") and the exposure at default ("EAD"), discounted at the original effective interest rate. Management has calculated these inputs based on the historical experience of the portfolios adjusted for the current point in time. A simplified approach to calculating the ECL is applied to contract and other receivables which do not contain a significant financing component. Generally, these receivables are due within 12 months unless there are extenuating circumstances. Under this approach, an estimate is made of the life-time ECL on initial recognition (i.e. Stage 3). For ECL provisions modelled on a collective basis, a grouping of exposures is performed on the basis of shared risk characteristics, such that risk exposures within a group are homogeneous.

The PD, LGD and EAD models which support these determinations are reviewed regularly in light of differences between loss estimates and actual loss experience; but given that IFRS 9 requirements have only been applied since January 1, 2018, the Company has been unable to make these comparisons. Therefore, the underlying models and their calibration, including how they react to forward-looking economic conditions remain subject to review and refinement. This is particularly relevant for lifetime PDs, which have not been previously used in regulatory modelling and for the incorporation of 'downside scenarios' which have not generally been subject to experience gained through stress testing. The exercise of judgement in making estimations requires the use of assumptions which are highly subjective and sensitive to the risk factors, and particularly to changes in economic and credit conditions across wide geographical areas. Many of the factors have a high degree of interdependency and there is no single factor to which loan impairment allowances are sensitive. Therefore, sensitivities are considered in relation to key portfolios which are particularly sensitive to a few factors and the results should not be further extrapolated.

The main difference between Stage 1 and Stage 2 expected credit losses is the respective PD horizon. Stage 1 estimates will use a maximum of a 12-month PD while Stage 2 estimates will use a lifetime PD. Stage 3 estimates will continue to leverage existing processes for estimating losses on impaired loans, however, these processes will be updated to reflect the requirements of IFRS 9, including the requirement to consider multiple forward-looking scenarios. An expected credit loss estimate will be produced for each individual exposure, including amounts which are subject to a more simplified model for estimating expected credit losses.

The measurement of expected credit losses for each stage and the assessment of significant increases in credit risk must consider information about past events and current conditions as well as reasonable and supportable forecasts of future events and economic conditions. The estimation and application of forward-looking information will require significant judgment.

The measurement of expected credit losses for each stage and the assessment of significant increases in credit risk must consider information about past events and current conditions as well as reasonable and supportable forecasts of future events and economic conditions.

For a revolving commitment, the Company includes the current drawn balance plus any further amount that is expected to be drawn up to the current contractual limit by the time of default, should it occur.

For defaulted financial assets, based on management's assessment of the borrower, a specific provision of expected life-time losses which incorporates collateral recoveries, is calculated and recorded as the ECL. The resulting ECL is the difference between the carrying amount and the present value of expected cash flows discounted at the original effective interest rate.

Forward looking information

The estimation and application of forward-looking information will require significant judgment. PD, LGD and EAD inputs used to estimate Stage 1 and Stage 2 credit loss allowances are modelled based on the macroeconomic variables (or changes in macroeconomic variables) that are most closely correlated with credit losses in the relevant portfolio.

Each macroeconomic scenario used in the expected credit loss calculation will have forecasts of the relevant macroeconomic variables – including, but not limited to, unemployment rates and gross domestic product, for a three-year period, subsequently reverting to long-run averages. Our estimation of expected credit losses in Stage 1 and Stage 2 will be a discounted probability-weighted estimate that considers a minimum of three future macroeconomic scenarios. Our base case scenario will be based on macroeconomic forecasts where available. Upside and downside scenarios will be set relative to our base case scenario based on reasonably possible alternative macroeconomic conditions.

Scenario design, including the identification of additional downside scenarios will occur on at least an annual basis and more frequently if conditions warrant. Scenarios will be probability-weighted according to our best estimate of their relative likelihood based on historical frequency and current trends and conditions. Probability weights will be updated on a quarterly basis.

(i) Modification of loans

The Company sometimes renegotiates or otherwise modifies the contractual cash flows of loans to customers and debt instruments. When this happens, the Company assesses whether or not the new terms are substantially different to the original terms. The Company does this by considering, among others, the following factors:

- If the borrower is in financial difficulty, whether the modification merely reduces the contractual cash flow to amounts the borrower is expected to be able to pay.
- Whether any substantial new terms are introduced, such as a profit share/equity-based return that substantially affects the risk profile of the loan.
- Significant extension of the loan term when the borrower is not in financial difficulty.
- Significant change in the interest rate.
- Change in the currency the loan is denominated in.
- Insertion of collateral, other security or credit enhancements that significantly affect the credit risk associated with the loan.

If the terms are substantially different, the Company derecognises the original financial asset and recognises a new asset at fair value and recalculates the new effective interest rate for the asset. The date of negotiation is consequently considered to the be the date of initial recognition for impairment calculation purposes and the purpose of determining if there has been a significant increase in credit risk. At this point the Company will assess if the asset is POCI.

(j) Classification of equity instruments

The Company classifies and subsequently measures all equity investments at FVTPL, except where the Company's management has elected, at initial recognition, to irrevocably designate an equity investment at FVOCI. The Company's policy is to designate equity investments as FVOCI when those investments are held for purposes other than to generate investment returns.

(k) Presentation in the statements of income and other comprehensive income (OCI)

Debt and equity instruments measured at FVTPL

Realised changes in fair value, unrealised changes in fair value, interest income and dividend income are included in net investment income.

Debt instruments measured at amortized cost

- Interest income is included in net investment income.
- Credit impairment losses are presented in the income statement.
- Gain or loss on de-recognition is expected to be relatively infrequent and is included in net investment income.

Debt instruments measured at FVOCI

- Interest income is included in net investment income.
- Credit impairment losses are presented in the income statement.
- Unrealised gains and losses arising from changes in fair value are presented in OCI.
- On de-recognition, the cumulative gain or loss in OCI is transferred from OCI to net investment income.

Equity instruments measured at FVOCI

- Dividend income is included in net investment income.
- Unrealised changes in fair value presented in OCI. Any impairment losses are included with fair value changes.
- On de-recognition, the cumulative gain or loss in OCI remains in the fair value reserve for FVOCI assets.

2.5 Impairment of non-financial assets

The Company's policy for the potential impairment of property, plant, equipment and intangible assets is set out below.

Assets that have an indefinite useful life are not subject to amortisation and are tested annually for impairment. Assets that are subject to amortisation are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognised for the amount by which the asset's carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset's fair value less costs to sell and its value in use.

2.6 Policy contracts

(a) Classification

The Company issues policy contracts that transfer insurance risk and / or financial risk from the policyholder.

The Company defines insurance risk as an insured event that could cause it to pay significant additional benefits in a scenario that has a discernable effect on the economics of the transaction.

Insurance contracts transfer insurance risk and may also transfer financial risk. Once a contract has been classified as an insurance contract, it remains an insurance contract for its duration, even if the insurance risk reduces significantly over time. Investment contracts transfer financial risk and no significant insurance risk. Financial risk includes credit risk, liquidity risk and market risk.

A reinsurance contract is an insurance contract in which an insurance entity cedes assumed risks to another insurance entity.

A number of insurance contracts contain a discretionary participation feature. A discretionary participation feature entitles the holder to receive, supplementary to the main benefit, additional benefits or bonuses:

- that are likely to be a significant portion of the total contractual benefits;
- whose amount or timing is contractually at the discretion of management; and
- that are contractually based on
  - the performance of a specified pool of contracts;
  - investment returns on a specified pool of assets held by the Company; or
  - the profit or loss of a fund or the Company issuing the contract.

Policy bonuses and policy dividends constitute discretionary participation features which the Company classifies as liabilities.

Residual gains in the participating accounts constitute participation features which the Company classifies as equity.

(b) Recognition and measurement

(i) Long-term traditional insurance contracts

Long-term traditional insurance contracts are generally issued for fixed terms of five years or more, or for the remaining life of the insured. Benefits are typically a death, disability or critical illness benefit, a cash value on termination and/or a monthly annuity. Annuities are generally payable until the death of the beneficiaries with a proviso for a minimum number of payments. Some of these contracts have a discretionary participation feature in the form of regular bonuses or dividends. Other benefits such as disability and waiver of premium on disability may also be included in these contracts. Some contracts may allow for the advance of policy loans to the policyholder and may also allow for dividend withdrawals by the policyholder during the life of the contract.

Premium revenue is recognised when due. Typically, premiums are fixed and are required to be paid within the due period for payment. If premiums are unpaid, either the contract may terminate or an automatic premium loan may settle the premium or the contract may continue at a reduced value.

Policy benefits are recognised on the notification of death, disability or critical illness, on the termination or maturity date of the contract, on the declaration of a cash bonus or dividend or on the annuity payment date. Policy loans advanced are recorded as loans and receivables in the financial statements and are secured by the cash values of the respective policies. Policy bonuses may be "non-cash" and utilised to purchase additional amounts of insurance coverage. Accumulated cash bonuses and dividends are recorded as interest bearing policy balances.

Reserves for future policy liabilities are recorded as described in note 2.7.

The Company may obtain reinsurance coverage for death benefit insurance risks. Typically, coverage is obtained for individual coverage exceeding prescribed limits. The reinsurance premium is expensed when due, which generally coincides with when the policy premium is due. Reinsurance claims recoveries are established at the time of claim notification.

Commissions and premium taxes payable are recognised on the same basis as earned premiums.

(ii) Long-term universal life and unit linked insurance contracts

Universal life and unit linked insurance contracts are generally issued for fixed terms or for the remaining life of the insured. Benefits are typically a death, disability or critical illness benefit, a cash value on termination and/or a monthly annuity. Annuities are generally payable until the death of the beneficiaries with a proviso for a minimum number of payments. Benefits may include amounts for disability or waiver of premium on disability.

Universal life and unit linked contracts have either an interest bearing investment account or unit linked investment accounts. Either gross premiums or gross premiums net of allowances are deposited to the investment accounts. Investment returns are credited to the investment accounts and expenses, not included in the aforementioned allowances, are debited to the investment accounts. Interest bearing investment accounts may include provisions for minimum guaranteed returns or returns based on specified investment indices. Allowances and expense charges are in respect of applicable commissions, cost of insurance, administrative expenses and premium taxes. Fund withdrawals may be permitted.

Premium revenue is recognised when received and consists of all monies received from the policyholders. Typically, premiums are fixed at the inception of the contract or periodically thereafter but additional non-recurring premiums may be paid.

Policy benefits are recognised on the notification of death, disability or critical illness, on the receipt of a withdrawal request, on the termination or maturity of the contract or on the annuity payment date. Reserves for future policy liabilities are recorded as described in note 2.7.

The Company may obtain reinsurance coverage for death benefit insurance risks. Typically, coverage is obtained for individual coverage exceeding prescribed limits. The reinsurance premium is expensed when due, which generally coincides with when the policy premium is due. Reinsurance claims recoveries are established at the time of claim notification.

Commissions and premium taxes payable are generally recognised only on settlement of premiums.

(iii) Health insurance contracts

Health insurance contracts are generally one year renewable contracts issued by the Company covering insurance risk for medical expenses of insured persons.

Premium revenue is recognised when due for contracts where the premium is billed monthly.

For contracts where the premium is billed annually or semi-annually, premium revenue is recognised as earned on a pro-rated basis over the term of the respective policy coverage. The provision for unearned premiums represents the portion of premiums written relating to the unexpired terms of the coverage.

Claims are recorded on settlement. Reserves are recorded as described in note 2.7.

The Company may obtain reinsurance coverage for its health insurance risks. The reinsurance ceded premium is expensed on a pro-rata basis over the term of the respective policy coverage or of the reinsurance contract as appropriate.

Commissions and premium taxes payable are recognised on the same basis as premiums earned. At balance sheet date, commissions and premium taxes arising on unearned premiums are recorded as deferred acquisition costs.

(iv) Reinsurance contracts assumed

Reinsurance contracts assumed by the Company are accounted for in a similar manner as if the Company has assumed the risk direct from a policyholder.

(v) Reinsurance contracts held

As noted in sections (i) to (iv) above, the Company may obtain reinsurance coverage for insurance risks underwritten. The Company cedes insurance premiums and risk in the normal course of business in order to limit the potential for losses arising from its exposures. Reinsurance does not relieve the Company of its liability.

Reinsurance contracts held by the Company are recognised and measured in a similar manner to the originating insurance contracts and in accordance with the contract terms. Reinsurance premium ceded and reinsurance recoveries on claims are offset against premium revenue and policy benefits in the income statement.

The benefits to which the Company is entitled under its reinsurance contracts held are recognised as reinsurance assets or receivables. Reinsurance assets and receivables are assessed for impairment. If there is evidence that the asset or receivable is impaired, the impairment is recorded in the statement of income. The obligations of the Company under reinsurance contracts held are included under accounts payable and accrued liabilities or actuarial liabilities.

Policy liabilities include blocks of life and annuity policies ceded to reinsurers on coinsurance or modified coinsurance bases. The Company records as a receivable the reinsurer's share of the Company's liabilities on these policies.

Reinsurance balances are measured consistently with the insurance liabilities to which they relate.

(vi) Deposit administration and other investment contracts

Deposit administration contracts are issued by the Company to registered pension schemes for the deposit of pension plan assets with the Company.

Deposit administration liabilities are recognised initially at fair value and are subsequently stated at:

- amortised cost where the Company is obligated to provide investment returns to the pension scheme in the form of interest;
- fair value through profit and loss where the Company is obligated to provide investment returns to the pension scheme in direct proportion to the investment returns on specified blocks of assets.

Deposit administration contributions are recorded directly as liabilities. Withdrawals are deducted directly from the liability. The interest or investment return provided is recorded as an interest expense.

In addition, the Company may provide pension administration services to the pension schemes.

The Company earns fee income for both pension administration and investment services, it is accrued monthly.

Other investment contracts are recognised initially at fair value and are subsequently stated at amortised cost and are accounted for in the same manner as deposit administration contracts which are similarly classified.

(c) Embedded derivatives

Certain insurance contracts contain embedded derivatives which are options whose value may vary in response to changes in interest rates or other market variables.

The Company does not separately measure embedded derivatives that are closely related to the host insurance contract or that meet the definition of an insurance contract. Options to surrender an insurance contract for a fixed amount are also not measured separately. In these cases, the entire contract liability is measured as set out in note 2.8.

(d) Liability adequacy tests

At the date of the financial statements, liability adequacy tests are performed by the Company to ensure the adequacy of insurance contract liabilities, using current estimates of the related expected future cash flows. If a test indicates that the carrying value of insurance contract liabilities is inadequate, then the liabilities are adjusted to correct the deficiency. The deficiency is included in the income statement under benefits.

2.7 Actuarial liabilities

(a) Life insurance and annuity contracts

The determination of actuarial liabilities of long-term insurance contracts has been done using approaches consistent with Canadian standards of practice. These liabilities consist of the amounts that, together with future premiums and investment income, are required to provide for future policy benefits, expenses and taxes on insurance and annuity contracts. Canadian standards may change from time to time, but infrequently.

The process of calculating life insurance and annuity actuarial liabilities for future policy benefits necessarily involves the use of estimates concerning such factors as mortality and morbidity rates, future investment yields, future expense levels and persistency, including reasonable margins for adverse deviations. As experience unfolds, these provisions for adverse deviations will be included in future income to the extent they are no longer required to cover adverse experience. Assumptions used to project benefits, expenses and taxes are based on company and industry experience and are updated annually.

Net insurance contract liabilities represent the amount which, together with estimated future premiums and net investment income, will be sufficient to pay projected future benefits, policyholder dividends and refunds, taxes (other than income taxes) and expenses on policies in-force net of reinsurance premiums and recoveries. The determination of net insurance liabilities is based on explicit projections of cash flows using current assumptions plus a margin for adverse deviation for each material cash flow item. Investment returns are projected using the current asset portfolios and projected reinvestment yields. The period used for the projection of cash flows is the policy lifetime for most individual insurance contracts.

The Company segments assets to support liabilities by major product segment and geographic market and establishes investment strategies for each liability segment. Projected net cash flows from these assets and policy liabilities being supported by these assets are combined with projected cash flows from future asset purchases to determine expected rates of return on these assets for future years. Investment strategies are based on the target investment policies for each segment and the reinvestment returns are derived from current and projected market rates for fixed income investments. Investment return assumptions for each asset class make provision for expected future credit losses, expected investment management expenses and a margin for adverse deviation.

Under this methodology, assets of the Company are selected to back its actuarial liabilities. Changes in the carrying value of these assets may generate corresponding changes in the carrying amount of the associated actuarial liabilities. These assets include financial investments, whose unrealised gains or losses in fair value are recorded in other comprehensive income. The fair value reserve for actuarial liabilities has been established in the statement of equity for the accumulation of changes in actuarial liabilities which are recorded in other comprehensive income and which arise from recognised unrealised gains or losses in fair value though other comprehensive income.

Certain life insurance policies issued by the Company contain equity linked policy side funds. The investment returns on these unitised funds accrue directly to the policies with the Company assuming no credit risk. Investments held in these side funds are accounted for as financial assets at fair value through income and unit values of each fund are determined by dividing the value of the assets in the fund at the date of the financial statements by the number of units in the fund. The resulting liability is included in actuarial liabilities.

(b) Health insurance contracts

The actuarial liabilities of health insurance policies are estimated in respect of claims that have been incurred but not yet reported or settled.

2.8 Financial liabilities

During the ordinary course of business, the Company issues investment contracts or otherwise assumes financial liabilities that expose the Company to financial risk.

Classification

Financial liabilities are measured at initial recognition at fair value and are classified as or subsequently measured either at amortised cost, or at fair value through income (FVTPL). Financial liabilities are derecognised when they are extinguished i.e. when the obligation specified in the contract is discharged, cancelled or expires.

The recognition and measurement of the Company's principal types of financial liabilities are disclosed in note 2.6 (b) (vi) and in the following paragraphs.

(a) Deposit liabilities

Deposits are recognised initially at fair value and are subsequently stated at amortised cost using the effective yield method.

(b) Fair value

Fair value amounts represent the price (or estimates thereof) that would be agreed upon in an orderly transaction between market participants at valuation date.

(c) Loans and other debt obligations

Loans and other debt obligations are recognised initially at fair value, being their issue proceeds, net of transaction costs incurred. Subsequently, loan obligations are stated at amortised cost and any difference between net proceeds and the redemption value is recognised in the income statement over the period of the loan obligations using the effective yield method.

Obligations undertaken for the purposes of financing operations and capital support are classified as notes or loans payable and the associated cost is classified as finance costs. Loan obligations undertaken for the purposes of providing funds for on-lending, leasing or portfolio investments are classified as deposit and security liabilities and the associated cost is included in interest expense.

(d) Presentation in the statement of income

For financial liabilities measured at amortised cost, the associated interest expense is included in interest expense or is presented as financial costs in the income statement.

For financial liabilities measured at FVTPL, the associated interest and fair value changes are included in interest expense.

2.9 Provisions

Provisions are recognised when the Company has a legal or constructive obligation, as a result of past events, if it is probable that an outflow of resources will be required to settle the obligation, and a reliable estimate of the amount can be made.

2.10 Interest income and expenses

Interest income (expense) is computed by applying the effective interest rate based to the gross carrying amount of a financial asset (liability), except for financial assets that are purchased, originated or subsequently become credit-impaired. For credit-impaired financial assets, the effective interest rate is applied to the net carrying amount of the financial asset (i.e. after deduction of the loss allowance). Interest includes coupon interest and accrued discount and premium on financial instruments.

2.11 Fees and other revenue

Fees and other revenue are recognised on an accrual basis when the related service has been provided. Fees and commissions arising from negotiating or participating in the negotiation of a transaction for a third party are recognised on completion of the underlying transaction. Portfolio and other management advisory and service fees are recognised based on the applicable service contracts, usually on a time-apportionate basis. Asset management fees related to investment funds are recognised rateably over the period in which the service is provided. Performance linked fees or fee components are recognised when the performance criteria are fulfilled. Other revenue is recognised on an accrual basis when the related service has been provided.

2.12 Employee benefits

(a) Pension benefits

The Company participates in the parent company's defined benefit pension scheme in place for the Group's employees.

The liability in respect of defined benefit plans is the present value of the defined benefit obligation at December 31. The defined benefit obligation is computed using the projected unit credit method. The present value of the defined benefit obligation is determined by the estimated future cash outflows using appropriate interest rates on government bonds for the maturity dates and currency of the related liability.

Actuarial gains and losses arising from experience adjustments, changes in actuarial assumptions are charged or credited to the other comprehensive income and retained earnings or non-controlling interest in the period in which they arise. Past service costs are charged to income in the period in which they arise.

(b) Profit sharing and bonus plans

The Company recognises a liability and an expense for bonuses and profit sharing, based on various profit and other objectives of the Company. An accrual is recognised where there are contractual obligations or where past practice has created a constructive obligation.

(c) Equity compensation benefits

The Parent Company has a number of share-based compensation plans in place for administrative, sales and managerial staff of the Company.

(i) Equity-settled share-based transactions with staff

The services received in an equity-settled transaction with staff are measured at the fair value of the equity instruments granted. The fair value of those equity instruments is measured at grant date.

If the equity instruments granted vest immediately and the individual is not required to complete a further period of service before becoming entitled to those instruments, the services received are recognised in full on grant date in the income statement for the period, with a corresponding increase in equity.

Where the equity instruments do not vest until the individual has completed a further period of service, the services received are expensed in the income statement during the vesting period, with a corresponding increase in the reserve for equity compensation benefits or in non-controlling interest.

Non-market vesting conditions are included in assumptions about the number of instruments that are expected to vest. At each reporting financial statement date, the Group revises its estimates of the number of instruments that are expected to vest based on the non-marketing vesting conditions and adjusts the expense accordingly.

Amounts held in the reserve for equity compensation benefits are transferred to share capital or non-controlling interest either on the distribution of share grants or on the exercise of share options.

The grant by the Parent Company of its equity instruments to employees of Group subsidiaries is treated as a capital contribution in the financial statements of the Company. The full expense relating to the grant is recorded in the Company's income statement.

(ii) Cash-settled share-based transactions with staff

The services received in a cash-settled transaction with staff and the liability to pay for those services, are recognised at fair value as the individual renders services. Until the liability is settled, the fair value of the liability is re-measured at the date of the financial statements and at the date of settlement, with any changes in fair value recognised in income during that period.

(iii) Measurement of the fair value of equity instruments granted

The equity instruments granted consist either of grants of, or options to purchase, common shares listed by the Parent Company. For common shares granted, the listed price prevailing on the grant date determines the fair value. For options granted, the fair value is determined by reference to the Black-Scholes valuation model, which incorporates factors and assumptions that knowledgeable, willing market participants would consider in setting the price of the equity instruments.

(iv) Presentation of equity compensation awards

Equity compensation awards are expensed by the Company. Since there is no requirement for the Company to reimburse its parent for the awards, they are treated as a contribution of capital to the Parent company.

(d) Termination benefits

Termination benefits are payable whenever an employee's employment is terminated before the normal retirement date or whenever an employee accepts voluntary redundancy in exchange for these benefits. The Company recognises termination benefits when it is demonstrably committed to either terminate the employment of current employees according to a detailed formal plan without the possibility of withdrawal or to provide termination benefits as a result of an offer made to encourage voluntary redundancy. Benefits falling due more than twelve months after the date of the financial statements are discounted to present value.

2.13 Taxes

Income taxes

Rates of taxation in Aruba for income year 2019 are as follows:

Life insurance and non-registered annuities	Registered annuities	Other lines of business
25% of 10% of premiums	25% of 20% of premiums	25% of 20% of premiums

(i) Current income taxes

Current tax is the expected tax payable on the taxable income for the year, using the tax rates in effect for the year. Adjustments to tax payable from prior years are also included in current tax.

(ii) Deferred income taxes

Deferred income tax is recognised, using the liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Deferred income taxes are computed at tax rates that are enacted or substantially enacted by the end of the reporting period.

Deferred tax assets are only recognised when it is probable that taxable profits will be available against which the asset may be utilised.

Deferred income tax assets and liabilities are offset when there is a legally enforceable right to do so. Deferred tax, related to fair value re-measurement of available for sale investments and cash flow hedges which are recorded in other comprehensive income, is recorded in other comprehensive income and is subsequently recognised in income together with the deferred gain or loss.

2.14 Statutory reserves

Statutory reserves are established when regulatory accounting requirements result in lower distributable profits or when an appropriation of retained earnings is required or permitted by law to protect policyholders, insurance beneficiaries or depositors.

2.15 Cash flows

Cash flows from operating activities consist of cash flows arising from revenues, benefits, expenses, taxes, operating assets and operating liabilities. Cash flows from investing activities consist of cash flows arising from long-term assets to be utilised in the business. Cash flows from financing activities consist of cash flows arising from the issue, redemption and exchange of equity instruments and notes and loans payable and from equity dividends payable to holders of such instruments.

Cash and cash equivalents comprise of cash balances, call deposits, other liquid balances with maturities of three months or less from the acquisition date, less bank overdrafts which are repayable on demand, less other borrowings from financial institutions made for the purpose of meeting cash commitments and which have maturities of three months or less from origination.

Cash equivalents are subject to an insignificant risk of change in value.

2.16 Offsetting financial instruments

Financial assets and liabilities are offset and the net amount is reported in the statement of financial position when there is a legally enforceable right to offset and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

2.17 Common Shares

(a) Common Shares

In exchange for consideration received, the Company issued common shares that are classified as equity. Incremental costs are directly attributable to the issue of common shares are recorded in share capital as a deduction from the share issue proceeds.

(b) Dividends

Dividend distributions on the Company's common shares are recorded in the period during which the dividend declaration has been approved by the directors and is recorded as an appropriation of retained earnings.

2.18 Future accounting developments and reporting changes

Certain new standards and amendments have been issued which were not effective at the date of the financial statements. The changes in standards and interpretations which may have a significant effect on future presentation, measurement or disclosure of the Company's financial statements are summarised in the following table:

IFRS (Effective Date)	Subject/Comments
IAS 1 and IAS 8 – The Definition of Materiality (January 1, 2020)	These amendments to IAS 1, 'Presentation of financial statements', and IAS 8, 'Accounting policies, changes in accounting estimates and errors', and consequential amendments to other IFRSs: i) use a consistent definition of materiality throughout IFRSs and the Conceptual Framework for Financial Reporting; ii) clarify the explanation of the definition of material; and iii) incorporate some of the guidance is IAS 1 about immaterial information. The Company is yet to assess the impact of this standard.
IFRS 3 – Definition of a business (January 1, 2020)	This amendment revises the definition of a business. According to feedback received by the IASB, application of the current guidance is commonly thought to be too complex, and it results in too many transactions qualifying as business combinations. This standard will have no material effect on the Company.
Amendments to IAS 1 Liabilities as current or non -current, effective January 1, 2022	In January 2020, the IASB amendments to IAS 1 'Presentation of financial statements' to clarify the criteria for classifying a liability as non-current. These are to be applied retroactively. This standard will have no material effect on the Company.
Conceptual Framework for Financial Reporting, effective January 1, 2020	The Conceptual Framework was revised because important issues were not addressed, and some indications were outdated or unclear. This revised version includes, among other things, a new chapter on valuation, guidance on the presentation of financial performance and improved definitions of an asset and a liability and guidance in support of those definitions. The Conceptual Framework helps entities to develop their accounting method when no IFRS is applicable to a specific situation. The provisions will apply prospectively to financial statements beginning on or after January 1, 2020. This standard will have no material effect on the Company.
Amendments to IFRS 9, IAS 39 and IFRS 7 – Interest, effective January 1, 2020	These amendments provide certain reliefs in connection with interest rate benchmark reform. The reliefs relate to hedge accounting and have the effect that IBOR reform should not generally cause hedge accounting to terminate. However, any hedge ineffectiveness should continue to be recorded in the income statement. Given the pervasive nature of hedges involving IBOR-based contracts, the reliefs will affect companies in all industries. This standard will have no material effect on the Company.
IFRS 17 – Insurance Contracts effective January 1, 2023	IFRS 17 was issued in May 2017 as replacement for IFRS 4 - Insurance Contracts. A further exposure draft (ED) was issued in June 2019 and the final standard is now expected to be released by mid- 2020. It requires a current measurement model where estimates are re-measured each reporting period. Contracts are measured using the building blocks of: • discounted probability-weighted cash flows • an explicit risk adjustment, and • a contractual service margin ("CSM") representing the unearned profit of the contract which is recognised as revenue over the coverage period. The standard allows a choice between recognizing changes in discount rates either in the income statement or directly in other comprehensive income. The choice is likely to reflect how insurers account for their financial assets under IFRS 9. An optional, simplified premium allocation approach is permitted for the liability for the remaining coverage for short duration contracts, which are often written by non-life insurers. There is a modification of the general measurement model called the 'variable fee approach' for certain contracts written by life insurers where policyholders share in the returns from underlying items. When applying the variable fee approach the entity's share of the fair value changes of the underlying items is included in the contractual service margin. The new rules will affect the financial statements and key performance indicators of all entities that issue insurance contracts or investment contracts with discretionary participation features. Sagicor has established a group wide project for the implementation of this standard and has allocated substantial resources to this exercise. Project activities involve the establishment of various technical and oversight teams, and the evaluation and assessment of the Group's business. The Group is carrying out internal training programs, workshops and assessments of all areas affected by the standard as we work towards implementation. Project work is ongoing in all areas.

3. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

The development of estimates and the exercise of judgment in applying accounting policies may have a material impact on the Company's reported assets, liabilities, income and other comprehensive income. The items which may have the most effect on the Company's financial statements are set out below.

3.1 Impairment of financial assets

In determining ECL (defined in note 2.4 (d)), management is required to exercise judgement in defining what is considered a significant increase in credit risk and in making assumptions and estimates to incorporate relevant information about past events, current conditions and forecasts of economic conditions. Further information about the judgements involved is included in the earlier sections 'Measurement' and 'Forward-looking information'.

(a) Establishing staging for debt securities and deposits

The Company's internal credit rating model is a 10-point scale which allows for distinctions in risk characteristics and is referenced to the rating scale of international credit rating agencies.

The scale is set out in the following table:

Category		Sagicor Risk Rating	Classification	S&P	Moody's	Fitch	AM Best
Non-default	Investment grade	1	Minimal risk	AAA, AA	Aaa, Aa	AAA, AA	aaa, aa
		2	Low risk	A	A	A	a
		3	Moderate risk	BBB	Baa	BBB	bbb
	Non-investment grade	4	Acceptable risk	BB	Ba	BB	bb
		5	Average risk	B	B	B	b
	Watch	6	Higher risk	CCC, CC	Caa, Ca	CCC, CC	ccc, cc
		7	Special mention	C	C	C	c
Default		8	Substandard	D	C	DDD	d
		9	Doubtful			DD	
		10	Loss			D	

The Company uses its internal credit rating model to determine which of the three stages an asset is to be categorized for the purposes of ECL.

Once the asset has experienced a significant increase in credit risk the investment will move from Stage 1 to Stage 2. Sagicor has assumed that the credit risk of a financial instruments has not increased significantly since initial recognition if the financial instrument is determined to have low credit risk at the reporting date. A financial asset that is investment grade or Sagicor risk rating of 1-3 is considered low credit risk.

Stage 1 investments are rated (i) investment grade, or (ii) below investment grade at origination and have not been downgraded more than 2 notches since origination. Stage 2 investments are assets which (i) have been downgraded from investment grade to below investment grade, or (ii) are rated below investment grade at origination and have been downgraded more than 2 notches since origination. Stage 3 investments are assets in default.

(b) Establishing staging for other assets measured at amortised cost, lease receivables, loan commitments and financial guarantee contracts

Exposures are considered to have resulted in a significant increase in credit risk and are moved to stage 2 when:

Qualitative test
- accounts that meet the portfolio's 'high risk' criteria and are subject to closer credit monitoring.

Backstop Criteria
- accounts that are 30 calendar days or more past due. The 30 days past due criteria is a backstop rather than a primary driver of moving exposures into stage 2.

(c) Forward looking information

When management determines the macro-economic factors that impact the portfolios of financial assets, they first determine all readily available information within the relevant market. Portfolios of financial assets are segregated based on product type, historical performance and homogenous country exposures. Management assesses data sources from local government, International Monetary Fund and other reliable data sources. A regression analysis is performed to determine which factors are most closely correlated with the credit losses for each portfolio. Where projections are available, these are used to look into the future up to three years and subsequently the expected performance is then used for the remaining life of the product. These projections are re-assessed on a quarterly basis.

3.2 Fair value of securities not quoted in an active market

The fair value of securities not quoted in an active market may be determined using reputable pricing sources (such as pricing agencies), indicative prices from bond/debt market makers or other valuation techniques. Broker quotes as obtained from the pricing sources may be indicative and not executable or binding. The Company exercises judgement on the quality of pricing sources used. Where no market data is available, the Company may value positions using its own models, which are usually based on valuation methods and techniques generally recognised as standard within the industry. The inputs into these models are primarily discounted cash flows.

The models used to determine fair values are periodically reviewed by experienced personnel. The models used for debt securities are based on net present value of estimated future cash flows, adjusted as appropriate for liquidity, and credit and market risk factors.

3.3 Valuation of Actuarial liabilities

(a) Canadian Actuarial Standards

The objective of the valuation of policy liabilities is to determine the amount of the Company's assets that, in the opinion of the Appointed Actuary (AA) and taking into account the other pertinent items in the financial statements, will be sufficient without being excessive to provide for the policy liabilities over their respective terms. The amounts set aside for future benefits are dependent on the timing of future asset and liability cash flows.

The actuarial liabilities are determined as the present value of liability cash flows discounted at effective interest rates resulting in a value equivalent to the market value of assets supporting these policy liabilities under an adverse economic scenario to which margins for adverse deviations are added.

The AA identifies a conservative economic scenario forecast, and together with the existing investment portfolio as at the date of the actuarial valuation and assumed reinvestment of net asset and policy liability cash flows, calculates the actuarial liabilities required at the date of valuation to ensure that sufficient monies are available to meet the liabilities as they become due in future years.

The methodology produces the total reserve requirement for each policy group fund. In general, the methodology is used to determine the net overall actuarial liabilities required by the Company. Actuarial liabilities are computed by major group of policies and are used to determine the amount of reinsurance balances in the reserve, the distribution of the total reserve by country (for statutory reporting), and the distribution of the reserve by policy, and other individual components in the actuarial liabilities.

(b) Best estimate reserve assumptions & provisions for adverse deviations

Actuarial liabilities include two major components: a best estimate reserve and a provision for adverse deviations. This latter provision is established in recognition of the uncertainty in computing best estimate reserves, to allow for possible deterioration in experience and to provide greater comfort that reserves are adequate to pay future benefits.

For the respective reserve assumptions for mortality and morbidity, lapse, future investment yields, operating expenses and taxes, best estimate reserve assumptions are determined where appropriate. The assumption for operating expenses and taxes is in some instances split by universal life and unit linked business.

Provisions for adverse deviations are established in accordance with the risk profiles of the business. Provisions are determined within a specific range established by the Canadian Standards of Practice.

The principal assumptions and margins used in the determination of actuarial liabilities are summarised in the financial statements. However, the liability resulting from the application of these assumptions can never be definitive as to the ultimate timing or the amount of benefits payable and is therefore subject to future re-assessment.

4. SUBSEQUENT EVENTS

Subsequent to the end of the financial year, the World Health Organization declared COVID-19 a world health pandemic. This pandemic has affected many countries and all levels of society and has affected our economic environment in significant ways.

The COVID-19 pandemic has caused significant economic and financial turmoil both in the U.S. and around the world and has fuelled concerns that it will lead to a global recession. These conditions are expected to continue and worsen in the near term.

We believe that the pandemic will have a significant impact on our business, results of operations, financial condition and liquidity. The extent of these impacts will depend on future developments which cannot be accurately predicted at this time, as new information is emerging each day.

Increased economic uncertainty and increased unemployment resulting from the economic impacts of the spread of COVID-19 may also result in policyholders seeking sources of liquidity and withdrawing from insurance policy arrangements at rates greater than we previously expected. Accordingly, policyholder lapse and surrender rates could exceed our expectations, which could lead to an adverse effect on our business, financial condition, results of operations, liquidity and cash flows.

Asian markets lower after Wall St declines for third week

(AP) — Asian stock markets were mostly lower Monday after Wall Street declined for a third week and Britain reported a rise in coronavirus infections. Benchmarks in Shanghai, Hong Kong and Sydney retreated. Japanese markets were closed for a holiday.



On Friday, Wall Street's benchmark S&P 500 index lost 1.1%, led by a sell-off of tech companies that led this year's rebound. Investors worry they might have become to expensive.

Market momentum shifted after the Federal Reserve said last week the U.S. economic outlook is uncertain. Growth in some industries has slowed after additional unemployment benefits that supported consumer spending slowed. Congress has yet to agree on a new support package.

"With 43 days to the U.S. election, fingers crossed may be what little one can do when it comes to the fiscal stimulus hopes," said Jingyi Pan of IG in a report.

Investors also were rattled by a rise in coronavirus cases in Britain. On Sunday, the government reported 4,422 new infections, its biggest daily rise since early May. An official estimate shows new cases and hospital admissions are doubling every week.

The Shanghai Composite Index lost 0.2% to 3,330.03 and the Hang Seng in Hong Kong shed 0.6% to 24,310.84. The Kospi in Seoul was up less than 0.1% at 2,413.19, while Sydney's S&P-ASX 200 sank 0.7% to 5,823.70.

New Zealand declined, while Singapore and Jakarta advanced.

Global markets have recovered most of this year's losses, though the bulk of gains went to big tech companies and a handful of stocks, while most issues still are down.

Investors have been encouraged by central bank infusions of credit into struggling economies and hopes for a vaccine to end the coronavirus pandemic that plunged the global economy into its deepest downturn since the 1930s.

Forecasters warn, however, that the rebound might be too early to be supported by uncertain economic activity as infection numbers rise in the United States, Brazil and some other countries.

Some governments have reimposed anti-disease controls that hamper business.

On Wall Street, the S&P 500 declined to 3,319.47 on Friday. The Dow Jones Industrial Average dropped 0.9% to 27,657.42. The Nasdaq composite lost 1.1% to 10,793.28.

Apple Inc. dropped 3.2%, Microsoft Corp. fell 1.2% and Amazon.com Inc. slid 1.8%. Markets also are on edge about U.S.-Chinese tension over trade, technology and security. The White House said Friday it would ban downloads of the popular Chinese-owned Chinese apps TikTok and WeChat, citing security concerns.A federal judge on Saturday agreed to postpone the restrictions on WeChat on the grounds they might interfere with free speech. The same day, President Donald Trump endorsed an agreement for TikTok, a unit of China's ByteDance Ltd., to form a U.S. company with Oracle Corp. and Walmart Inc.

In energy markets, benchmark U.S. crude gained 11 cents to $41.22 per barrel in electronic trading on the New York Mercantile Exchange. Brent crude, the price standard for international oils, advanced 9 cents to $43.24 per barrel in London.

The dollar declined to 104.37 yen from Friday 104.18 yen. The euro gained to $1.1861 from $1.1843.

UK defends planned Brexit deal breach as Biden slams move

(AP) — The British government faced more opposition Thursday to its plans to breach the Brexit agreement with the European Union, with Democratic presidential candidate Joe Biden becoming the latest American politician to express alarm and the EU rejecting the U.K.'s stated rationale.

An EU spokesman insisted the 27-nation bloc was negotiating in good faith with the U.K. and had "literally hundreds" of international deals with which to prove its reliability as a partner after British Prime Minister Boris Johnson insinuated the opposite.

Johnson has argued that his government is pursuing a law that would override parts of the Brexit deal as an insurance policy against "unreasonable" behavior by the EU that could threaten the U.K. unity by disrupting trade between Northern Ireland and the rest of the country.

JThe prime minister's move to break parts of the EU divorce deal relating to Northern Ireland has triggered fears it could undermine the 1998 Good Friday peace accord that ended decades of violence between Irish nationalists and British unionists.

"We can't allow the Good Friday Agreement that brought peace to Northern Ireland to become a casualty of Brexit," Biden tweeted.

"Any trade deal between the U.S. and U.K. must be contingent upon respect for the Agreement and preventing the return of a hard border. Period," he wrote.

Britain and the EU jointly promised in the Brexit divorce agreement to ensure there are no customs posts or other obstacles on the Northern Ireland-Ireland border. The open border is key to the stability that underpins the peace settlement.

British Foreign Secretary Dominic Raab is in Washington this week, and has been trying to assuage American concerns that a British government bill would undermine Northern Ireland peace, if passed by lawmakers.

Raab is meeting U.S. politicians including House Speaker Nancy Pelosi, who has warned that Britain won't secure a much sought-after trade deal with the United States — which would require congressional approval — if it undermines the peace accord.

Raab insisted the U.K. has an "absolute" commitment to the Good Friday Agreement. He described Britain's planned law as "precautionary" and "proportionate."

Secretary of State Mike Pompeo said the U.S. was clear on the importance of the peace accords but understood "the complexity of the situation."

"We trust the United Kingdom. I am confident they'll get it right," he said after meeting Raab.

Jamie Davies, a spokesman for the British prime minister, said the proposed law was intended "precisely to make sure that the Belfast Agreement is upheld in all circumstances."

"We will continue to engage with our U.S. partners on a bipartisan basis to ensure that our positions are understood," he said. Johnson has suggested the bloc might not be negotiating in good faith in talks on post-Brexit relations — an accusation which irked the EU.

"I can point to hundreds, literally hundreds of international agreements signed with very, very different three parties of all of all kinds,"sEU spokesman Eric Mamer said. "They are testifying to, as I think you say in English, a rather splendid track record when it comes to carrying out negotiations in good faith."

If Johnson had any doubts, Mamer said, "what I would simply do is ask you to go and talk to those third parties with whom we have signed these agreements. And I'm sure that they will testify to the quality of our negotiation."

The EU has demanded the British government drop its plan by the end of September or face legal action. The bill, which began its journey through Parliament this week, has also caused an uproar in Britain.

Five former British prime ministers have criticized Johnson's willingness to break international law, and the government's top legal civil servant and most senior law officer for Scotland have both resigned. In an attempt to quiet unease among lawmakers from Johnson's Conservative Party, the government late Wednesday offered a compromise that would require Parliament to vote before the government took any actions that broke international law.

The U.K. withdrew from the EU's political institutions on Jan. 31 but remains in a tariff-free transition period until the end of the year while negotiators work out the terms of a future